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ABSTRACT

EXHIBITING THE CONDITION OF THE

BANKS IN MASSACHUSETTS,

ON THE

SECOND SATURDAY OF FEBRUARY,

1838.

ABSTRACT

EXHIBITING THE CONDITION OF THE

BANKS IN MASSACHUSETTS,

ON THE

SECOND SATURDAY OF FEBRUARY,

1838:

PREPARED FROM OFFICIAL RETURNS,

BY THE

SECRETARY OF THE COMMONWEALTH.

Boston:
DUTTON AND WENTWORTH, STATE PRINTERS.
.....
1838.

Commonwealth of Massachusetts.

Secretary's Office, March 5, 1838.

To the Honorable Senate, and

Honorable House of Representatives:

Agreeably to joint orders of the 15th and 16th and 17th of the last month, I addressed circulars to the Cashiers of all the Banks in the Commonwealth, requesting a return, in the usual form, of the condition of their several Corporations, as existing on the second Saturday of February, together with a statement of the number of females, trustees, guardians, Institutions for Savings, executors and administrators holding stock in each Bank; the amount of stock so held; and the amount of stock of each Bank owned by the Bank in its corporate capacity.

Returns have been received from one hundred and twenty-four Banks, leaving seven which have not made returns, viz. The Fulton, Lafayette, and Franklin in Boston, the City in Lowell, and the three Banks in Nantucket. The failure of returns from the Nantucket Banks, is doubtless owing to the severity of the recent weather.

Most of the Banks have omitted to distinguish between the amount of bills in circulation above and under the denomination of five dollars, and between bills on hand of Banks in and out of the State. It appears, from statements accompanying the returns, that it is not usual to ascertain with exactness, the proportions in those respects, excepting on the *first* Saturday of each month—that being the period, concerning which, Banks are liable by the Statute to be called upon for returns. The Abstract accordingly presents, for each Bank, the total amounts of its circulation, and of bills of other Banks on hand, without making the usual discrimination.

Very respectfully,

Your obedient servant,

JOHN P. BIGELOW,

Secretary of the Commonwealth.

ABSTRACT.

BOSTON.

	American.	Atlantic.	Atlas.	Boston.	City.
DUE FROM THE BANKS.					
Capital Stock paid in,	$500,000	$500,000	$500,000	$600,000	$1,000,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	215,379	118,855	23,792	57,384	92,831
Net Profits on hand,	13,768 09	43,397 56	49,970 25	58,190 12	114,318 48
Balances due to other Banks,	37,180 30	32,616 19	20,252 26	. .	21,727 61
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	18,941 74	158,560 34	67,800 89	279,813 96	444,486 50
Cash deposited bearing interest,	144,962 52	139,700	. .	39,876 48	538,196 21
Total amount due from the Banks,	930,231 65	993,129 09	661,815 40	1,035,264 56	2,211,559 80
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	32,802 99	30,694 26	15,078 29	34,652 24	58,504 67
Real Estate,	. .	44,004 40	. .	60,000	31,624 68
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	9191	63,057	50,566	103,656	150,184
Balances due from other Banks,	23,263 53	37,050 68	7695 30	23,633 44	85,350 82
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	864,974 13	818,322 75	588,475 81	813,322 88	1,885,895 63
Total amount of the Resources of the Banks,	930,231 65	993,129 09	661,815 40	1,035,264 56	2,211,559 80

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 15,000	3 pr. ct. 15,000	3 pr. ct. 15,000	3 pr. ct. 18,000	3 pr. ct. 30,000
Amount of Reserved Profits at the time of declaring the last Dividend,	1114	16,840 59	28,949 86	33,850 66	86,522 10
Amount of Debts due to each Bank, secured by pledge of its Stock,	10,220	7661 50	23,760	1700	7400
Amount of Debts due and unpaid, and considered doubtful,	9800	30,763 66	60,900	8000	. .
Number of Females holding Stock,	64	33	14	111	124
Amount of Stock held by Females,	60,500	37,300	21,800	97,300	143,300
Number of Trustees holding Stock,	43	15	21	58	42
Amount of Stock held by Trustees,	54,900	29,900	46,400	115,750	77,000
Number of Guardians holding Stock,	11	8	13	13	14
Amount of Stock held by Guardians,	7100	14,300	17,000	9000	12,300
Number of Institutions for Savings holding Stock,	6	5	3	3	8
Amount of Stock held by Institutions for Savings,	44,600	44,700	32,000	34,400	60,500
Number of Executors and Administrators holding Stock,	8	6	1	4	7
Amount of Stock held by Executors and Administrators,	19,900	14,400	5000	8650	25,600
Amount of their own Stock held by the Banks,	7000	. .	1000	. .	12,000

BOSTON.

	Columbian.	Commercial.	Commonwealth.	Eagle.	Freeman's.
DUE FROM THE BANKS.					
Capital Stock paid in,	$500,000	$500,000	$500,000	$500,000	$150,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	66,490	397,751	197,000	117,926	46,202
Net Profits on hand,	59,326 74	9928 18	42,956 72	47,205 65	5268 73
Balances due to other Banks,	7710 95	21,910 21	180,000	87,028 73	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	103,677 49	45,475 32	466,581 39	255,665 91	29,443 21
Cash deposited bearing interest,	60,200	68,500	108,500	332,684 45	. .
Total amount due from the Banks,	797,405 18	1,043,564 71	1,495,038 11	1,340,510 74	230,913 94
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	24,693 91	29,321 94	24,657 32	43,089 36	10,655 62
Real Estate,	. .	26,735 16	. .	. .	. .
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	91,096	6294	1634	144,595 86	6948
Balances due from other Banks,	18,094 32	11,609 28	99,471 62	90,000	17,689 17
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	663,520 95	969,604 33	1,369,275 17	1,062,825 52	195,621 15
Total amount of the Resources of the Banks,	797,405 18	1,043,564 71	1,495,038 11	1,340,510 74	230,913 94

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 15,000	3 pr. ct. 15,000	3 pr. ct. 15,000	3 pr. ct. 15,000	3 pr. ct. 4500
Amount of Reserved Profits at the time of declaring the last Dividend,	41,899 76	5402 85	13,000	35,163 94	1000
Amount of Debts due to each Bank, secured by pledge of its Stock,	350	14,800	28,300	5820	27,350
Amount of Debts due and unpaid, and considered doubtful,	. .	23,759 25	"uncertain."	3877 15	. .
Number of Females holding Stock,	41	31	18	30	4
Amount of Stock held by Females,	47,200	46,100	10,200	38,900	1100
Number of Trustees holding Stock,	19	14	4	17	7
Amount of Stock held by Trustees,	96,000	18,900	7500	46,100	3900
Number of Guardians holding Stock,	4	7	. .	8	. .
Amount of Stock held by Guardians,	4700	10,700	. .	7800	. .
Number of Institutions for Savings holding Stock,	5	2	2	3	. .
Amount of Stock held by Institutions for Savings,	39,300	60,400	18,300	36,400	. .
Number of Executors and Administrators holding Stock,	2	3	4	. .	1
Amount of Stock held by Executors and Administrators,	7900	9400	2300	. .	200
Amount of their own Stock held by the Banks,	. .	. .	26,300	. .	1900

BOSTON.

	Globe.	Granite.	Hamilton.	Hancock.	Kilby.
DUE FROM THE BANKS.					
Capital Stock paid in,	$1,000,000	$500,000	$500,000	$500,000	$500,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	70,800	60,524	95,526	373,087	154,801
Net Profits on hand,	100,351 72	10,877 37	39,563 66	19,677 72	6447 46
Balances due to other Banks,	794,810 46	3501 75	25,853 52	30,000	50,647 12
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	158,737 18	53,036 20	107,632 72	5222 68	6575 90
Cash deposited bearing interest,	233,750 80	38,811 86	125,000	91,540	19,000
Total amount due from the Banks,	2,358,450 16	666,751 18	893,575 90	1,019,527 40	737,471 48
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	125,382 43	23,923 11	30,693 88	34,957 61	3053 58
Real Estate,	40,000	. .	. .	. .	. .
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	191,649	15,233	54,626	12,262 64	880
Balances due from other Banks,	188,769 51	26,316 54	12,076 48	32,237 36	3075 82
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other Banks,	1,812,649 22	601,278 53	796,179 54	940,069 79	730,462 08
Total amount of the Resources of the Banks,	2,358,450 16	666,751 18	893,575 90	1,019,527 40	737,471 48

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 30,000	3 pr. ct. 15,000	3 pr. ct. 15,000	3 pr. ct. 15,000	3 pr. ct. 15,000
Amount of Reserved Profits at the time of declaring the last Dividend,	71,627 31	4880 42	18,374 81	19,000	678 83
Amount of Debts due to each Bank, secured by pledge of its Stock,	28,650	11,025	2800	28,210	83,142 48
Amount of Debts due and unpaid, and considered doubtful,	. .	12,099 03	. .	100,000	15,000
Number of Females holding Stock,	80	21	26	42	. .
Amount of Stock held by Females,	102,900	23,800	32,400	33,600	. .
Number of Trustees holding Stock,	40	8	10	21	3
Amount of Stock held by Trustees,	120,600	5700	15,400	42,400	110,100
Number of Guardians holding Stock,	8	12	3	9	. .
Amount of Stock held by Guardians,	7600	19,200	2300	6300	. .
Number of Institutions for Savings holding Stock,	6	4	5	3	1
Amount of Stock held by Institutions for Savings,	55,500	50,500	35,500	73,400	28,700
Number of Executors and Administrators holding Stock,	5	. .	2	3	. .
Amount of Stock held by Executors and Administrators,	17,300	. .	8000	2200	. .
Amount of their own Stock held by the Banks,	. .	18,400	. .	1400	. .

BOSTON.

	Market.	Massachusetts.	Mechanics.	Merchants.	Middling Interest.
DUE FROM THE BANKS.					
Capital Stock paid in,	$1,000,000	$800,000	$150,000	$1,500,000	$150,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	153,661	26,768	57,007	90,125	42,908
Net Profits on hand,	46,332 43	27,755 49	3096 85	213,426 59	1359 64
Balances due to other Banks,	164,258 60	25,934 87	. .	562,793 39	24,393 11
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	78,555 16	80,488 87	2637 06	257,849 88	5816 77
Cash deposited bearing interest,	270,000	. .	. .	15,000	. .
Total amount due from the Banks,	1,712,807 19	960,947 23	212,740 91	2,639,194 86	224,477 52
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	44,515 50	47,898 83	10,221	172,767 19	15,460 35
Real Estate,	. .	64,868 84	13,775 85	100,000	1452 01
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	87,014 72	36,901	1462 75	259,085	580
Balances due from other Banks,	18,000	5591 93	912 54	193,430 08	5632
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,563,276 97	805,686 63	186,368 77	1,913,912 59	201,353 16
Total amount of the Resources of the Banks,	1,712,807 19	960,947 23	212,740 91	2,639,194 86	224,477 52

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 30,000	2½ p. ct. 20,000	3 pr. ct. 4500	3 pr. ct. 45,000	3 pr. ct. 4500
Amount of Reserved Profits at the time of declaring the last Dividend,	25,397 60	4639 60	2255 64	169,227 68	761 73
Amount of Debts due to each Bank, secured by pledge of its Stock,	126,400	27,750	42,400	19,500	. .
Amount of debts due and unpaid, and considered doubtful,	40,848	3681 45	2250	6814 92	. .
Number of Females holding Stock,	67	66	9	103	6
Amount of Stock held by Females,	59,100	131,000	3400	125,300	6500
Number of Trustees holding Stock,	29	42	3	25	4
Amount of Stock held by Trustees,	115,200	154,750	800	52,100	24,600
Number of Guardians holding Stock,	8	13	1	11	. .
Amount of Stock held by Guardians,	6800	22,000	100	20,200	. .
Number of Institutions for Savings holding Stock,	7	2	. .	10	1
Amount of Stock held by Institutions for Savings,	134,600	33,000	. .	241,500	2200
Number of Executors and Administrators holding Stock,	2	19	1	1	. .
Amount of Stock held by Executors and Administrators,	1800	51,500	1500	900	. .
Amount of their own Stock held by the Banks,	86,200	. .	11,200	. .	. .

BOSTON.

	New England.	North.	Oriental.	Shawmut.	Shoe & Lea. Dealers.
DUE FROM THE BANKS.					
Capital Stock paid in,	$1,000,000	$750,000	$750,000	$500,000	$500,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	31,550	186,567	101,770	47,554	126,273
Net profits on hand,	114,176 70	39,209 97	6736 81	16,764 44	24,549 45
Balances due to other Banks,	257,087 07	5332 34	88,196 14	16,643 09	66,973 49
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	96,034 22	114,249 50	315,845 79	49,723 79	54,459 81
Cash deposited bearing interest,	57,100	17,000	150,888 92	30,000	. .
Total amount due from the Banks,	1,555,947 99	1,112,398 81	1,413,437 66	660,685 32	772,255 75
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	63,028 37	41,922 31	26,039 84	23,221 64	16,266 83
Real Estate,	20,000	22,425 06	40,000	. .	. .
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	131,983	67,227	76,638	26,942	30,017 76
Balances due from other Banks,	105,033 84	34,234 90	1380 16	13,300 95	71,187 08
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,235,902 78	946,589 54	1,269,379 66	597,220 73	654,784 08
Total amount of the Resources of the Banks,	1,555,947 99	1,112,398 81	1,413,437 66	660,685 32	772,255 75

Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 30,000	3 pr. ct. 22,500	2 pr. ct. 15,000	2 pr. ct. 10,000	3 pr. ct. 15,000
Amount of Reserved Profits at the time of declaring the last Dividend, . .	30,000	25,510 19	10,655 17	5162 45	6052 88
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	9600	49,474	8187 50	14,603 50	89,500
Amount of Debts due and unpaid, and considered doubtful, ...	18,591 40	43,584 58	150,000	5000	4000
Number of Females holding Stock, . .	95	82	50	18	12
Amount of Stock held by Females, . .	140,600	72,200	48,400	22,900	14,300
Number of Trustees holding Stock, . .	47	32	35	9	5
Amount of Stock held by Trustees, . .	108,000	36,100	52,800	21,400	16,100
Number of Guardians holding Stock, .	20	15	6	3	3
Amount of Stock held by Guardians, .	25,100	20,800	7400	2600	2200
Number of Institutions for Savings holding Stock, ...	3	6	8	4	2
Amount of Stock held by Institutions for Savings, ...	50,400	65,500	65,700	45,300	49,000
Number of Executors and Administrators holding Stock, ...	3	6	2	3	1
Amount of Stock held by Executors and Administrators, ...	9600	18,400	5400	4800	2000
Amount of their own Stock held by the Banks,	. .	38,300	26,500	. .	. .

BOSTON.

	South.	State.	Suffolk.	Traders.	Tremont.
DUE FROM THE BANKS.					
Capital Stock paid in,	$500,000	$1,800,000	$750,000	$500,000	$500,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	126,513	253,249	15,379	132,369	130,547
Net profits on hand,	1994 63	144,662 53	271,775 07	50,735 04	28,441 82
Balances due to other Banks,	39,778 64	11,000	1,593,163 69	20,292 52	24,493 75
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	14,130 44	231,273 80	133,575 42	102,511 48	67,179 90
Cash deposited bearing interest,	59,500	39,000	. .	14,754 88	16,960
Total amount due from the Banks,	741,916 71	2,479,185 33	2,763,893 18	820,662 92	767,622 47
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	27,320 24	24,820 32	108,421 70	22,324 24	36,728 14
Real Estate,	. .	. .	68,567 89	. .	34,363 03
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	43,652 02	173,125	369,725 24	53,511	38,215
Balances due from other Banks,	. .	56,000	924,078 72	32,590 67	7621 34
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	670,944 45	2,225,240 01	1,293,099 63	712,237 01	650,694 96
Total amount of the Resources of the Banks,	741,916 71	2,479,185 33	2,763,893 18	820,662 92	767,622 47

Rate and amount of the last Semi-annual Dividend,	2½ p. ct. 12,500	3 pr. ct. 54,000	4 pr. ct. 30,000	3 pr. ct. 15,000	2 pr. ct. 10,000
Amount of Reserved Profits at the time of declaring the last Dividend,	3038 41	120,451 91	225,590 92	31,023 84	20,184 57
Amount of Debts due to each Bank, secured by pledge of its Stock,	26,540	130,816	30,050	19,615 35	18,725
Amount of Debts due and unpaid, and considered doubtful,	3860	75,316 75	12,758 17	15,478 87	6349
Number of Females holding Stock,	20	293	53	49	81
Amount of Stock held by Females,	19,900	279,060	76,100	67,400	80,400
Number of Trustees holding Stock,	9	62	31	30	24
Amount of Stock held by Trustees,	16,900	219,360	82,100	45,300	36,600
Number of Guardians holding Stock,	. .	34	2	10	16
Amount of Stock held by Guardians,	. .	37,920	3900	10,300	11,700
Number of Institutions for Savings holding Stock,	2	6	3	7	3
Amount of Stock held by Institutions for Savings,	25,500	42,960	55,300	50,500	41,000
Number of Executors and Administrators holding Stock,	. .	8	1	2	1
Amount of Stock held by Executors and Administrators,	. .	24,660	4000	1000	200
Amount of their own Stock held by the Banks,	. .	55,980	. .	600	6500

	BOSTON.		ANDOVER.		BEVERLY.
	Union.	Washington.	Andover.	Essex.	Beverly.
DUE FROM THE BANKS.					
Capital Stock paid in,	$800,000	$500,000	$300,000	$100,000	$125,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	62,138	15,806	45,253	56,747	41,025
Net Profits on hand,	34,938 14	19,542 78	4438 53	4473 71	7708 60
Balances due to other Banks,	89,982 44	. .	. .	. .	478 47
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	137,368 42	131,665 16	10,334 57	744 58	22,618 58
Cash deposited bearing interest,	50,529 33	. .	8488 35	573	. .
Total amount due from the Banks,	1,174,956 33	667,013 94	368,514 45	162,538 29	196,830 65
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	41,340 01	12,314 60	6995 06	1902 39	4280 57
Real Estate,	128,178 40	. .	6000	1300	. .
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	88,305	19,147	1420 25	492	8296 19
Balances due from other Banks,	9002 60	6311 22	9627 43	5472 56	8000
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other Banks,	908,130 32	629,241 12	344,471 71	153,371 34	176,253 89
Total amount of the Resources of the Banks,	1,174,956 33	667,013 94	368,514 45	162,538 29	196,830 65

Rate and amount of the last Semi-annual Dividend, ...	2½ p.ct. 20,000	2 pr. ct. 10,000	3 pr. ct. 9000	3 pr. ct. 3000	3 pr. ct. 3750
Amount of Reserved Profits at the time of declaring the last Dividend, . .	44,211 84	10,867 37	1368 69	1327 43	3863 18
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	53,800	9770	61,100	7848 93	1980
Amount of Debts due and unpaid, and considered doubtful, ...	3250	6000	6650	. .	281 33
Number of Females holding Stock, . .	113	40	71	25	51
Amount of Stock held by Females, . .	149,000	23,800	45,300	7800	37,062 50
Number of Trustees holding Stock, . .	50	12	9	. .	13
Amount of Stock held by Trustees, . .	122,700	22,400	8700	. .	3250
Number of Guardians holding Stock, .	12	4	3	1	10
Amount of Stock held by Guardians, .	14,100	6000	4400	300	6812 50
Number of Institutions for Savings holding Stock, ...	3	3	2	. .	1
Amount of Stock held by Institutions for Savings, ...	32,300	44,800	6200	. .	625
Number of Executors and Administrators holding Stock, ...	5	6	10	1	7
Amount of Stock held by Executors and Administrators, ...	4300	6600	22,500	500	7187 50
Amount of their own Stock held by the Banks,	. .	. .	. .	. .	. .

	DANVERS.			GLOUCESTER.	HAVERHILL.
	Danvers.	Village.	Warren.	Gloucester.	Haverhill.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000	$120,000	$180,000	$200,000	$100,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	36,610	20,349	30,791	99,203 25	38,025 25
Net Profits on hand,	3053 45	2005 17	2396 42	7730 44	5530 23
Balances due to other Banks,	2733 64	987 93	1166 91	569 88	787 11
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	8105 64	1397 62	. .	22,914 34	2022 33
Cash deposited bearing interest,	17,417 06	3000	15,990 66	. .	1150
Total amount due from the Banks,	217,919 79	147,739 72	230,344 99	330,417 89	147,514 92
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	2465 71	3945 74	1451 78	8820 80	4699 79
Real Estate,	5247 82	6168 62	382 35	12,491 29	7270
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	2836 95	1033 42	2455 30	829	1805
Balances due from other Banks,	9940 04	8729 28	5628 45	40,525 83	7972 26
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	197,429 27	127,862 66	220,427 11	267,750 97	125,767 87
Total amount of the Resources of the Banks,	217,919 79	147,739 72	230,344 99	330,417 89	147,514 92

Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 4500	2 pr. ct. 2400	2 pr. ct. 3600	3½ p. ct. 7000	3 pr. ct. 3000
Amount of Reserved Profits at the time of declaring the last Dividend, . .	1178 96	396 65	634 58	3903 76	2963 89
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	11,074 71	2028	31,600	24,950	5125
Amount of Debts due and unpaid, and considered doubtful, ...	575 47	. .	. .	969 31	. .
Number of Females holding Stock, . .	37	32	50	47	29
Amount of Stock held by Females, . .	26,300	8900	23,800	35,400	8100
Number of Trustees holding Stock, . .	4	4	4	3	. .
Amount of Stock held by Trustees, . .	6300	9000	8100	1200	. .
Number of Guardians holding Stock, .	3	3	4	3	2
Amount of Stock held by Guardians, .	1800	1800	3200	2700	300
Number of Institutions for Savings holding Stock, ...	. .	. .	. .	1	1
Amount of Stock held by Institutions for Savings, ...	. .	. .	. .	10,000	4000
Number of Executors and Administrators holding Stock, ...	2	3	2	2	2
Amount of Stock held by Executors and Administrators, ...	1800	4600	4400	1500	1300
Amount of their own Stock held by the Banks,	. .	. .	. .	. .	. .

	HAVERHILL.	IPSWICH.	LYNN.	MARBLEHEAD.	
	Merrimack.	Ipswich.	Lynn Mechanics.	Grand.	Marblehead.
DUE FROM THE BANKS.					
Capital Stock paid in,	$360,000	$100,000	$250,000	$125,000	$120,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	38,753	30,629	62,476	15,709	47,269
Net Profits on hand,	17,726 32	4060 22	9396 34	1447 27	2672 20
Balances due to other Banks,	2497 57	940 44	10,755 96	. .	. .
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	2047 90	11,601 88	5649 83	4367 95	14,877 48
Cash deposited bearing interest,	35,100	3211 68	40,555 26	6984 12	. .
Total amount due from the Banks,	456,124 79	150,443 22	378,833 39	153,508 34	184,818 68
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	5351 90	2981 44	7264 98	3414 57	3208 46
Real Estate,	5900	700	10,000	6200	9000
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	810	2106 75	1418	313	221
Balances due from other Banks,	8972 62	3068 05	11,776 38	16,728 97	25,383 45
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other Banks,	435,090 27	141,586 98	348,374 03	126,851 80	147,005 77
Total amount of the Resources of the Banks,	456,124 79	150,443 22	378,833 39	153,508 34	184,818 68

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 10,800	. .	3 pr. ct. 7500	2 pr. ct. 2500	3 pr. ct. 3600
Amount of Reserved Profits at the time of declaring the last Dividend,	10,607 66	1009 52	4380 46	345 02	. .
Amount of Debts due to each Bank, secured by pledge of its Stock,	39,363 90	1400	11,274	7800	900
Amount of Debts due and unpaid, and considered doubtful,	3500	4500	573 60	2414 42	. .
Number of Females holding Stock,	93	14	38	16	61
Amount of Stock held by Females,	68,850	20,800	15,300	5700	40,200
Number of Trustees holding Stock,	1	6	12	6	4
Amount of Stock held by Trustees,	2850	4700	22,600	6100	3450
Number of Guardians holding Stock,	2	1	1	1	10
Amount of Stock held by Guardians,	1800	1000	2400	400	5100
Number of Institutions for Savings holding Stock,	2	. .	2	. .	1
Amount of Stock held by Institutions for Savings,	12,450	. .	8600	. .	2000
Number of Executors and Administrators holding Stock,	8	. .	2	2	7
Amount of Stock held by Executors and Administrators,	6900	. .	1500	500	6550
Amount of their own Stock held by the Banks,	. .	. .	. .	. .	. .

	NEWBURYPORT.				ROWLEY.
	Mechanics.	Merchants.	Newburyport.	Ocean.	Manufacturers.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000	$300,000	$100,000	$200,000	$100,000
Bills in circulation of five dollars and upwards, Bills in circulation less than five dollars,	41,292 50	49,311 50	34,614	47,876	31,383
Net profits on hand,	9825 77	7906 82	3505 03	5026 39	3934 04
Balances due to other Banks,	2958 09	5243 14	. .	69 03	742 20
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	37,035 73	24,222 22	7140 30	23,037 52	554 76
Cash deposited bearing interest,	. .	387 07	. .	3200	2458 56
Total amount due from the Banks,	291,112 09	387,070 75	145,259 33	279,208 94	139,072 56
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	4991 14	12,270 52	3066 65	3946 88	1105 96
Real Estate,	11,080 24	9298 30	2805 70	5967 15	1200
Bills of other Banks incorporated in this State, Bills of other Banks incorporated elsewhere,	1830 25	4089	2786 50	1329	195
Balances due from other Banks,	39,873 34	29,000 61	21,973 49	31,842 81	12,260 40
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	233,337 12	332,412 32	114,626 99	236,123 10	124,311 20
Total amount of the Resources of the Banks,	291,112 09	387,070 75	145,259 33	279,208 94	139,072 56

Rate and amount of the last Semi-annual Dividend,	. .	2 pr ct. 6000	2 pr. ct. 2000	2 pr. ct. 4000	2½ pr. ct. 2500
Amount of Reserved Profits at the time of declaring the last Dividend,	3130 74	1441 64	428 25	1329 48	1225 90
Amount of Debts due to each Bank, secured by pledge of its Stock,	17,504	35,527 99	27,200	28,784	. .
Amount of Debts due and unpaid, and considered doubtful,	5785 83	2974	. .	550	. .
Number of Females holding Stock,	104	120	17	65	17
Amount of Stock held by Females,	57,700	58,450	4550	35,000	6200
Number of Trustees holding Stock,	6	6	6	4	. .
Amount of Stock held by Trustees,	2800	8750	2850	2200	. .
Number of Guardians holding Stock,	8	13	4	. .	6
Amount of Stock held by Guardians,	3400	8900	650	. .	7700
Number of Institutions for Savings holding Stock,	2	2	. .	2	. .
Amount of Stock held by Institutions for Savings,	6700	15,500	. .	8900	. .
Number of Executors and Administrators holding Stock,	. .	2	. .	3	2
Amount of Stock held by Executors and Administrators,	. .	3900	. .	3300	600
Amount of their own Stock held by the Banks,	. .	. .	. .	. .	. .

SALEM.

	Asiatic.	Commercial.	Exchange.	General Interest.	Mercantile.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000	$200,000	$200,000	$400,000	$200,000
Bills in circulation of five dollars and upwards, Bills in circulation less than five dollars,	28,667	28,048	20,223	23,158	32,935
Net profits on hand,	10,261 76	10,835 96	9886 85	29,033 32	8390 98
Balances due to other Banks,	6734 74	. .	656 06	. .	116 64
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	38,663 88	3246 86	23,906 92	75,667 68	34,856 80
Cash deposited bearing interest,	32,000	21,318 82	. .	105,278 01	40,475
Total amount due from the Banks,	316,327 38	263,449 64	254,672 83	633,137 01	316,774 42
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	8322 55	8458 94	2237 24	6694 25	2856 36
Real Estate,	. .	5710 44	4000	. .	3315 82
Bills of other Banks incorporated in this State, Bills of other Banks incorporated elsewhere,	20,471	176 16	1213 94	10,260 82	7343
Balances due from other Banks,	23,249 73	2746 87	7319 49	5093 55	3589 88
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	264,284 10	246,357 23	239,902 16	611,088 39	299,669 36
Total amount of the Resources of the Banks,	316,327 38	263,449 64	254,672 83	633,137 01	316,774 42

Rate and amount of the last Semi-annual Dividend,	$2\frac{1}{10}$ pr. ct. 4200	3 pr. ct. 6000	3 pr. ct. 6000	$3\frac{1}{2}$ p. ct. 14,000	. .
Amount of Reserved Profits at the time of declaring the last Dividend,	1644 53	7122 75	5715 79	10,049 93	2603 42
Amount of Debts due to each Bank, secured by pledge of its Stock,	1300	4183	4233 33	12,400	14,400
Amount of debts due and unpaid, and considered doubtful,	. .	. .	. .	. .	4350
Number of Females holding Stock,	60	55	53	22	46
Amount of Stock held by Females,	27,086	35,533 33	28,400	28,900	27,500
Number of Trustees holding Stock,	16	25	12	14	9
Amount of Stock held by Trustees,	15,800	33,400	10,666 67	92,900	8100
Number of Guardians holding Stock,	5	9	3	7	8
Amount of Stock held by Guardians,	3486	9866 67	1600	7100	16,100
Number of Institutions for Savings holding Stock,	1	1	1	1	1
Amount of Stock held by Institutions for Savings,	4286	3200	4133 33	39,100	1000
Number of Executors and Administrators holding Stock,	4	6	3	1	5
Amount of Stock held by Executors and Administrators,	4085	12,066 67	2200	2000	5700
Amount of their own Stock held by the Banks,	. .	. .	. .	. .	. .

	SALEM.			SALISBURY.	BRIGHTON.
	Merchants.	Naumkeag.	Salem.	Powow River.	Brighton.
DUE FROM THE BANKS.					
Capital Stock paid in,	$400,000	$500,000	$250,000	$100,000	$200,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	35,085	79,177	30,306	36,180 50	130,139
Net Profits on hand,	7395 01	16,992 27	5833 47	3897 25	10,241 36
Balances due to other Banks,	7139 01	1867 37	2015 97	160 76	. .
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	51,466 45	338	17,464 25	3515 39	15,636 28
Cash deposited bearing interest,	. .	57,716 97	59,480 88	. .	. .
Total amount due from the Banks,	501,085 47	656,061 61	365,100 57	143,753 90	356,016 64
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	2827 94	12,730 99	4305 89	3812 24	3859 97
Real Estate,	. .	. .	1000	. .	3371 86
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	5124	6242 79	2947	482 34	26,388 80
Balances due from other Banks,	48,288 49	47,369 86	17,467 67	19,945 19	15,051 07
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	444,845 04	589,717 97	339,380 01	119,514 13	307,344 94
Total amount of the Resources of the Banks,	501,085 47	656,061 61	365,100 57	143,753 90	356,016 64

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 12,000	2 pr. ct. 10,000	3 pr. ct. 7500	3 pr. ct. 3000	3 pr. ct. 6000
Amount of Reserved Profits at the time of declaring the last Dividend,	1500	8960 01	1603 39	1631 67	4858 36
Amount of Debts due to each Bank, secured by pledge of its Stock,	10,195	60,632 50	3400	11,310	9300
Amount of Debts due and unpaid, and considered doubtful,	. .	14,835 63	985 39	. .	4494 46
Number of Females holding Stock,	98	68	41	26	22
Amount of Stock held by Females,	105,100	61,300	15,100	9300	15,400
Number of Trustees holding Stock,	20	10	17	. .	3
Amount of Stock held by Trustees,	48,800	16,300	26,200	. .	5300
Number of Guardians holding Stock,	8	9	2	. .	5
Amount of Stock held by Guardians,	5900	9500	1900	. .	2400
Number of Institutions for Savings holding Stock,	1	1	1	1	1
Amount of Stock held by Institutions for Savings,	1800	5700	3300	5000	500
Number of Executors and Administrators holding Stock,	3	5	1	. .	3
Amount of Stock held by Executors and Administrators,	7000	7900	600	. .	9100
Amount of their own Stock held by the Banks,	.	. .	. .	. .	. .

	CAMBRIDGE.			CHARLESTOWN.	
	Cambridge.	Charles River.	Middlesex.	Bunker Hill.	Charlestown.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000	$100,000	$150,000	$150,000	$150,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	45,790	35,919	54,010	33,318	31,773
Net Profits on hand,	4173 91	3507 13	5065 23	8558 05	8311 75
Balances due to other Banks,	. .	. .	1100 62	. .	. .
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	15,650 91	13,579 63	2429 73	57,342 30	17,659 87
Cash deposited bearing interest,	7190	1200	88,500	. .	120
Total amount due from the Banks,	172,804 82	154,205 76	301,105 58	249,218 35	207,864 62
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	3002 80	2049 33	1 97	17,003 07	3616 92
Real Estate,	9735 46	. .	4670 07	20,473 94	. .
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	177	120 50	591	1082	298
Balances due from other Banks,	19,407 60	12,693 71	14,989 94	17,028 73	13,358 37
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	140,481 96	139,342 22	285,522 67	193,630 61	190,591 33
Total amount of the Resources of the Banks,	172,804 82	154,205 76	301,105 58	249,218 35	207,864 62

Rate and amount of the last Semi-annual Dividend,	2 pr. ct. 2000	3 pr. ct. 3000	3 pr. ct. 4500	3 pr. ct. 4500	3 pr. ct. 4500
Amount of Reserved Profits at the time of declaring the last Dividend,	2804 60	1116 86	2939 06	5155 04	6237 29
Amount of Debts due to each Bank, secured by pledge of its Stock,	11,976	15,364 92	60,254 18	12,115	5400
Amount of Debts due and unpaid, and considered doubtful,	5000	. .	86,000	2507 03	. .
Number of Females holding Stock,	36	16	7	48	23
Amount of Stock held by Females,	16,900	7200	5700	36,800	25,900
Number of Trustees holding Stock,	6	4	2	5	3
Amount of Stock held by Trustees,	12,500	5400	1100	5900	2700
Number of Guardians holding Stock,	3	2	. .	3	. .
Amount of Stock held by Guardians,	1500	2000	. .	2600	. .
Number of Institutions for Savings holding Stock,	1	1	. .	2	. .
Amount of Stock held by Institutions for Savings,	700	4200	. .	5000	. .
Number of Executors and Administrators holding Stock,	3	1	. .	10	2
Amount of Stock held by Executors and Administrators,	1600	1000	. .	13,100	3000
Amount of their own Stock held by the Banks,	. .	. .	. .	. .	500

	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.	
	Phœnix.	Concord.	Framingham.	Lowell.	Rail-Road.
DUE FROM THE BANKS.					
Capital Stock paid in,	$300,000	$100,000	$100,000	$250,000	$800,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	88,211	64,535	46,537	74,145	271,390
Net Profits on hand,	17,479 57	10,308 32	17,423 38	13,657 67	36,291 11
Balances due to other Banks,	. .	. .	. .	28 40	1389 24
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	66,887 47	10,059 65	8322 25	25,919 26	21,512 04
Cash deposited bearing interest,	700	8771 43	. .	11,900	73,534 62
Total amount due from the Banks,	473,278 04	193,674 40	172,282 63	375,650 33	1,204,117 01
RESOURCES OF THE BANKS.					
Gold, Silver and other coined metals in their Banking Houses,	10,406 17	4367 15	2186 45	10,780 01	25,978 87
Real Estate,	5000	2400	3000	3505 56	14,646 75
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	5359	886	888	1517	1641 80
Balances due from other Banks,	12,418 94	19,007 52	11,224 16	23,541 96	5000
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	440,093 93	167,013 73	154,984 02	336,305 80	1,156,849 59
Total amount of the Resources of the Banks,	473,278 04	193,674 40	172,282 63	375,650 33	1,204,117 01

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 9000	3 pr. ct. 3000	3 pr. ct. 3000	3 pr. ct. 7500	3 pr. ct. 24,000
Amount of Reserved Profits at the time of declaring the last Dividend,	13,505 14	7274 57	14,565 57	8722 81	4790 21
Amount of Debts due to each Bank, secured by pledge of its Stock,	25,100	8160	2470	29,090	6795
Amount of Debts due and unpaid, and considered doubtful,	. .	4087	2194 55	7873 74	649 47
Number of Females holding Stock,	36	18	27	21	49
Amount of Stock held by Females,	23,000	8900	12,000	20,600	54,700
Number of Trustees holding Stock,	2	5	. .	1	29
Amount of Stock held by Trustees,	1000	3200	. .	3800	97,600
Number of Guardians holding Stock,	. .	1	1	4	5
Amount of Stock held by Guardians,	. .	500	500	14,300	6300
Number of Institutions for Savings holding Stock,	2	2	. .	2	2
Amount of Stock held by Institutions for Savings,	6700	7000	. .	21,500	3700
Number of Executors and Administrators holding Stock,	7	1	1	3	5
Amount of Stock held by Executors and Administrators,	10,600	500	200	2700	13,900
Amount of their own Stock held by the Banks,	. .	. .	. .	. .	. .

	WALTHAM.	FITCHBURG.	LANCASTER.	LEICESTER.	MILLBURY.
	Waltham.	Fitchburg.	Lancaster.	Leicester.	Millbury.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000	$100,000	$100,000	$100,000	$100,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	72,984	54,905	43,342	37,330	17,200
Net Profits on hand,	3448 56	5424 63	3512 87	7488 46	122 07
Balances due to other Banks,	. .	. .	. .	. .	19,813 58
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	6686 58	3834 88	1549 54	1764 55	4125 32
Cash deposited bearing interest,	. .	. .	. .	. .	5255
Total amount due from the Banks,	183,119 14	164,164 51	148,404 41	146,583 01	146,515 97
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	5257 42	5974 51	2905 66	1357	2174 65
Real Estate,	5500	1300	2271	2250	639 73
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	1551	95	1439	433	749
Balances due from other Banks,	12,672 09	22,255 46	4665 86	6987 59	8820 02
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	158,138 63	134,539 54	137,122 89	135,555 42	134,132 57
Total amount of the Resources of the Banks,	183,119 14	164,164 51	148,404 41	146,583 01	146,515 97

Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 3000	3 pr. ct. 3000	3 pr. ct. 3000	3 pr. ct. 3000	1½ pr. ct. 1500
Amount of Reserved Profits at the time of declaring the last Dividend, . .	608	2555 47	1772 11	5321 36	122 07
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	15,948	6328 26	22,000	27,484 18	3900
Amount of Debts due and unpaid, and considered doubtful, ...	. .	2414 10	1075 37	6273 41	8870
Number of Females holding Stock, . .	14	21	10	20	20
Amount of Stock held by Females, . .	4100	13,000	5800	7100	12,100
Number of Trustees holding Stock, . .	1	3	2	4	. .
Amount of Stock held by Trustees, . .	1700	1900	2800	2400	. .
Number of Guardians holding Stock, .	2	6	. .	3	1
Amount of Stock held by Guardians, .	700	8800	. .	3200	1200
Number of Institutions for Savings holding Stock, ...	. .	1	1	1	1
Amount of Stock held by Institutions for Savings, ...	. .	2000	1000	2000	1000
Number of Executors and Administrators holding Stock, ...	. .	4	1	4	1
Amount of Stock held by Executors and Administrators, ...	. .	2500	1500	1800	200
Amount of their own Stock held by the Banks,	. .	. .	100	. .	2800

	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.	
	Oxford.	Southbridge.	Blackstone.	Central.	Citizens.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000	$100,000	$100,000	$100,000	$500,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	74,216	47,332	61,831	47,290	186,195
Net Profits on hand,	2976 71	4140 68	4017 71	10,087 61	14,493 49
Balances due to other Banks,	. .	. .	506 93	. .	2926 66
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	2697 87	2705 89	3750 16	7791 75	12,113 45
Cash deposited bearing interest,	8581 82	1665 82	4919 39	100	18,205 51
Total amount due from the Banks,	188,472 40	155,844 39	175,025 19	165,269 36	733,934 11
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	3048 75	4324 92	1095 90	3716 79	6761 11
Real Estate,	1888 01	2703 86	503 30	. .	. .
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	1563	5383	708 75	1734	1574
Balances due from other Banks,	10,737 50	2659 38	17,324 69	7023 05	13,861 53
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	171,235 14	140,773 23	155,392 55	152,795 52	711,737 47
Total amount of the Resources of the Banks,	188,472 40	155,844 39	175,025 19	165,269 36	733,934 11

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 3000	3 pr. ct. 3000	3 pr. ct. 3000	3 pr. ct. 3000	3 pr. ct. 15,000
Amount of Reserved Profits at the time of declaring the last Dividend,	29 80	1701 35	3693 16	6381	8896 36
Amount of Debts due to each Bank, secured by pledge of its Stock,	5690	350	10,900	1600	34,913 17
Amount of Debts due and unpaid, and considered doubtful,	4077 41	. .	4173 21	4050	4155 57
Number of Females holding Stock,	10	6	23	17	15
Amount of Stock held by Females,	11,800	2900	13,300	8600	15,000
Number of Trustees holding Stock,	2	. .	3	. .	. .
Amount of Stock held by Trustees,	500	. .	2500	. .	. .
Number of Guardians holding Stock,	. .	. .	2	5	1
Amount of Stock held by Guardians,	2700	. .	1100	3600	1000
Number of Institutions for Savings holding Stock,	1	1	1	1	1
Amount of Stock held by Institutions for Savings,	4400	1000	1000	4100	10,000
Number of Executors and Administrators holding Stock,	3	1	1	. .	. .
Amount of Stock held by Executors and Administrators,	7300	400	1000	. .	. .
Amount of their own Stock held by the Banks,	. .	200	1100	. .	. .

	WORCESTER.		AMHERST.	NORTHAMPTON.	WARE.
	Quinsigamond.	Worcester.	Amherst.	Northampton.	Hampshire Manufacturers.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000	$200,000	$100,000	$200,000	$150,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	62,972	76,441	42,597	143,979	117,895
Net Profits on hand,	11,069 93	4917 27	2785 22	12,758 83	7327 70
Balances due to other Banks,	2975 90	615 87	1442 90	1229 40	. .
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	25,302 59	34,397 81	5767 95	20,083 07	3914 09
Cash deposited bearing interest,	. .	. .	1400	. .	3550
Total amount due from the Banks,	202,320 42	316,371 95	153,993 07	378,050 30	282,686 79
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	5931 25	5475 87	2658	5553 12	4081 15
Real Estate,	. .	. .	2500	. .	3785 30
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	1700	3025	7145	9887 50	2546
Balances due from other Banks,	27,659 86	43,087 64	15,952 75	96,930 78	27,593 02
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other Banks,	167,029 31	264,783 44	124,737 32	265,678 90	244,681 32
Total amount of the Resources of the Banks,	202,320 42	316,371 95	153,993 07	378,050 30	282,686 79

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 3000	3 pr. ct. 6000	3 pr. ct. 3000	2½ pr. ct. 3750	3 pr. ct. 4500
Amount of Reserved Profits at the time of declaring the last Dividend,	7029 56	342 29	618 97	11,753 52	4152 77
Amount of Debts due to each Bank, secured by pledge of its Stock,	. .	1700	3190	1650	3000
Amount of Debts due and unpaid, and considered doubtful,	1748 97	7156 90	3633	. .	1750
Number of Females holding Stock,	14	37	19	10	2
Amount of Stock held by Females,	8500	44,800	10,600	16,800	5500
Number of Trustees holding Stock,	6	7	3	2	3
Amount of Stock held by Trustees,	7600	18,600	4200	3100	1500
Number of Guardians holding Stock,	4	5	2	. .	. .
Amount of Stock held by Guardians,	4400	4700	600	. .	. .
Number of Institutions for Savings holding Stock,	1	1	. .	. .	. .
Amount of Stock held by Institutions for Savings,	7400	8700	. .	. .	. .
Number of Executors and Administrators holding Stock,	3	. .	3	1	1
Amount of Stock held by Executors and Administrators,	2200	. .	6900	1000	1500
Amount of their own Stock held by the Banks,	. .	. .	. .	. .	. .

	GREENFIELD.	SPRINGFIELD.		WESTFIELD.	ADAMS.
	Greenfield.	Chicopee.	Springfield.	Hampden.	Adams.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000	$200,000	$250,000	$100,000	$200,000
Bills in circulation of five dollars and upwards, Bills in circulation less than five dollars,	97,068	114,936	170,060	112,324	175,036
Net Profits on hand,	14,228 49	7473 90	39,581 51	3002 86	10,884 42
Balances due to other Banks,	1048 67	857 28	. .	1 38	4164 94
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	5469 69	25,818 94	2180 64	15,375 66	3505 48
Cash deposited bearing interest,	4964 25	3182 75	31,021 64	. .	1220
Total amount due from the Banks,	272,779 10	352,268 87	492,843 79	230,703 90	394,810 84
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	8526 15	11,257 54	4108 93	4219 71	5008 11
Real Estate,	2500	9166 07	8097 03	3723 26	3085 81
Bills of other Banks incorporated in this State, Bills of other Banks incorporated elsewhere,	3404	8093	6470	3605	9152
Balances due from other Banks,	67,943 83	93,843 97	80,139 75	70,284 81	20,461 72
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other Banks,	190,405 12	229,908 29	394,028 08	148,871 12	357,103 20
Total amount of the Resources of the Banks,	272,779 10	352,268 87	492,843 79	230,703 90	394,810 84

Rate and amount of the last Semi-annual Dividend,	3½ pr. ct. 5250	3 pr. ct. 6000	3 pr. ct. 7500	2 pr. ct. 2000	4 pr. ct. 8000
Amount of Reserved Profits at the time of declaring the last Dividend,	8482 53	3670 70	26,900 61	4171 51	5668 05
Amount of Debts due to each Bank, secured by pledge of its Stock,	. .	3350	8000	3853 94	1500
Amount of Debts due and unpaid, and considered doubtful,	. .	. .	. .	5350	10,500
Number of Females holding Stock,	2	11	38	21	8
Amount of Stock held by Females,	400	12,800	46,720	13,300	15,300
Number of Trustees holding Stock,	. .	1	7	2	. .
Amount of Stock held by Trustees,	. .	2500	42,240	7000	. .
Number of Guardians holding Stock,	1	. .	1	1	. .
Amount of Stock held by Guardians,	1000	. .	560	300	. .
Number of Institutions for Savings holding Stock,	. .	. .	. .	1	. .
Amount of Stock held by Institutions for Savings,	. .	. .	. .	5000	. .
Number of Executors and Administrators holding Stock,	6	. .	10	3	. .
Amount of Stock held by Executors and Administrators,	11,600	. .	18,720	1400	. .
Amount of their own Stock held by the Banks,	. .	.	. .	. .	2000

	ADAMS.	LEE.	PITTSFIELD.	STOCKBRIDGE.	CANTON.
	Farmers and Mechanics.	Lee.	Agricultural.	Housatonic.	Neponset.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000	$100,000	$150,000	$100,000	$100,000
Bills in circulation of five dollars and upwards, Bills in circulation less than five dollars,	9766 50	55,670	119,866	16,883	35,060
Net profits on hand,	. . .	3366 10	21,984 49	7175 55	1988 13
Balances due to other Banks,	. .	713 19	1968 71	806 82	. .
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	2576 50	11,422 60	33,455 67	13,263 59	4322 09
Cash deposited bearing interest,	. .	2070	. .	. .	. .
Total amount due from the Banks,	112,343	173,241 89	327,274 87	138,128 96	141,370 22
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	2000	3588 63	3530 64	6272 15	3345 85
Real Estate,	. .	2228 33	1459 41	2278 53	2433 60
Bills of other Banks incorporated in this State, Bills of other Banks incorporated elsewhere,	9343	3941	12,099	385	227 50
Balances due from other Banks,	1000	30,954 56	96,315 50	25,319 14	19,284 83
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	100,000	132,529 37	213,870 32	103,874 14	116,078 44
Total amount of the Resources of the Banks,	112,343	173,241 89	327,274 87	138,128 96	141,370 22

Rate and amount of the last Semi-annual Dividend,	. .	3 pr. ct. 3000	3½ p. ct. 5250	3 pr. ct. 3000	3 pr. ct. 3000
Amount of Reserved Profits at the time of declaring the last Dividend,	. .	1238 73	16,867 64	7912 79	. .
Amount of Debts due to each Bank, secured by pledge of its Stock,	. .	3000	14,741 99	200	17,233
Amount of debts due and unpaid, and considered doubtful,	. .	. .	1606 91	1164	500
Number of Females holding Stock,	. .	5	6	24	28
Amount of Stock held by Females,	. .	6300	5400	17,800	4400
Number of Trustees holding Stock,	. .	. .	1	1	2
Amount of Stock held by Trustees,	. .	. .	2000	600	2600
Number of Guardians holding Stock,	. .	1	. .	. .	. .
Amount of Stock held by Guardians,	. .	700	. .	. .	. .
Number of Institutions for Savings holding Stock,	. .	. .	. .	. .	1
Amount of Stock held by Institutions for Savings,	. .	. .	. .	. .	3000
Number of Executors and Administrators holding Stock,	. .	1	4	3	1
Amount of Stock held by Executors and Administrators,	. .	2000	16,000	7600	400
Amount of their own Stock held by the Banks,	. .	. .	. .	. .	. .

	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.	ROXBURY.
	Dedham.	Dorchester & Milton.	Quincy Stone.	Randolph.	Norfolk.
DUE FROM THE BANKS.					
Capital Stock paid in,	$150,000	$100,000	$100,000	$150,000	$200,000
Bills in circulation of five dollars and upwards, Bills in circulation less than five dollars,	69,930	24,701	47,260	21,944	40,850
Net profits on hand,	7583 06	10,219 19	3677 32	5740 08	. .
Balances due to other Banks,	308 80	. .	. .	. .	20,725 40
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	28,988 53	16,416 99	15,143 83	5946 22	6359 54
Cash deposited bearing interest,	150	. .	. .	. .	65,713 09
Total amount due from the Banks,	256,960 39	151,337 18	166,081 15	183,630 30	331,648 03
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	4410 46	1953 78	4429 32	1903 12	2184 28
Real Estate,	2857 71	. .	. .	4000	5600
Bills of other Banks incorporated in this State, Bills of other Banks incorporated elsewhere,	533	573	764	102	1086 25
Balances due from other Banks,	13,107 85	16,376 70	9502 18	10,352	. .
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	236,051 37	132,433 70	151,385 65	167,273 18	320,666 16
Total amount of the Resources of the Banks,	256,960 39	151,337 18	166,081 15	183,630 30	333,648 03

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 4500	3 pr. ct. 3000	3 pr. ct. 3000	3 pr. ct. 4500	. .
Amount of Reserved Profits at the time of declaring the last Dividend,	6908 10	7738 29	1250	215 07	. .
Amount of Debts due to each Bank, secured by pledge of its Stock,	6007 12	. .	9970	. .	13,700
Amount of Debts due and unpaid, and considered doubtful,	1071 34	746	. .	. .	8993
Number of Females holding Stock,	33	25	15	24	19
Amount of Stock held by Females,	22,400	9800	4800	11,800	9600
Number of Trustees holding Stock,	3	2	4	2	7
Amount of Stock held by Trustees,	2800	14,700	6100	200	3700
Number of Guardians holding Stock,	5	3	. .	3	2
Amount of Stock held by Guardians,	3600	2000	200	1300	700
Number of Institutions for Savings holding Stock,	1	. .	. .	. .	3
Amount of Stock held by Institutions for Savings,	8600	. .	. .	. .	11,200
Number of Executors and Administrators holding Stock,	2	4	. .	. .	4
Amount of Stock held by Executors and Administrators,	2700	2300	. .	.	9400
Amount of their own Stock held by the Banks,	. .	. .	. .	3500	1100

	ROXBURY.			WEYMOUTH.	WRENTHAM.
	People's.	Roxbury.	Winthrop.	Union Bank of Weymouth and Braintree.	Wrentham.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000	$100,000	$100,000	$100,000	$150,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	25,011	9650	40,952	30,976	37,941
Net Profits on hand,	3417 09	2543 25	1597 64	8003 08	5700 79
Balances due to other Banks,	. .	. .	17,033	. .	. .
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	17,072 27	1436 70	3698 99	7009 42	4915 53
Cash deposited bearing interest,	410	. .	. .	. .	. .
Total amount due from the Banks,	145,910 36	113,629 95	163,281 63	145,988 50	198,560 32
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	1062 15	2391 09	2274 04	1745 99	994 23
Real Estate,	. .	. .	11,960 18	6314 82	. .
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	485	4564	409 50	1720	753 25
Balances due from other Banks,	14,149 40	1025 61	8199 84	4698 91	13,060 80
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	130,213 81	105,649 25	140,438 07	131,508 78	183,752 04
Total amount of the Resources of the Banks,	145,910 36	113,629 95	163,281 63	145,988 50	198,560 32

Rate and amount of the last Semi-annual Dividend,	2½ pr. ct. 2500	. .	2 pr. ct. 2000	3 pr. ct. 3000	3 pr. ct. 4500
Amount of Reserved Profits at the time of declaring the last Dividend,	1731 86	. .	435 47	3256 50	3493 62
Amount of Debts due to each Bank, secured by pledge of its Stock,	3650	48,000	45,200	. .	15,568 14
Amount of Debts due and unpaid, and considered doubtful,	1350	. .	. .	993 72	816 69
Number of Females holding Stock,	14	8	11	21	35
Amount of Stock held by Females,	9100	25,500	4300	11,100	18,200
Number of Trustees holding Stock,	2	. .	2	2	3
Amount of Stock held by Trustees,	2100	. .	3000	2500	3700
Number of Guardians holding Stock,	6	. .	. .	2	2
Amount of Stock held by Guardians,	5250	. .	. .	500	1300
Number of Institutions for Savings holding Stock,	1	. .	. .	2	. .
Amount of Stock held by Institutions for Savings,	1500	. .	. .	2300	. .
Number of Executors and Administrators holding Stock,	1	1	. .	6	3
Amount of Stock held by Executors and Administrators,	100	3500	. .	6800	1500
Amount of their own Stock held by the Banks,	1500	. .	5000	600	700

	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.	
	Attleborough.	Fairhaven.	Fall River.	Bedford Commercial.	Marine.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000	$200,000	$400,000	$400,000	$300,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	26,810	57,430	76,673	89,074	54,478
Net Profits on hand,	3906 40	6710 02	24,179 19	20,833 57	11,516 17
Balances due to other Banks,	. .	6801 83	6704 81	5801 01	7621 36
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	3160 46	17,893 22	15,019 46	37,545 40	17,354 53
Cash deposited bearing interest,	1610	2300	1700	5485 02	5791 53
Total amount due from the Banks,	135,486 86	291,135 07	524,276 46	558,739	396,761 59
RESOURCES OF THE BANKS.					
Gold, Silver and other coined metals in their Banking Houses,	2404 40	6052 67	5134 02	13,009 15	5206 94
Real Estate,	5997 96	5300	6000	17,000	13,000
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	843 14	2631	6534 53	7702	824
Balances due from other Banks,	8340 69	5158 04	14,444 50	28,612 99	21,688 88
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	117,900 67	271,993 36	492,163 41	492,414 86	356,041 77
Total amount of the Resources of the Banks,	135,486 86	291,135 07	524,276 46	558,739	396,761 59

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 3000	2¾ pr. ct. 5500	3 pr. ct. 12,000	3 pr. ct. 12,000	3 pr. ct. 9000
Amount of Reserved Profits at the time of declaring the last Dividend,	954 74	1866 77	13,057 94	6163 46	. .
Amount of Debts due to each Bank, secured by pledge of its Stock,	20,500	13,634 28	65,607	. .	. .
Amount of Debts due and unpaid, and considered doubtful,	. .	600	1200	7235 52	12,908 21
Number of Females holding Stock,	9	9	43	29	31
Amount of Stock held by Females,	5900	3300	27,500	33,800	31,900
Number of Trustees holding Stock,	. .	2	5	2	2
Amount of Stock held by Trustees,	. .	1600	10,000	3800	3800
Number of Guardians holding Stock,	1	3	5	5	11
Amount of Stock held by Guardians,	200	4500	7700	7000	31,500
Number of Institutions for Savings holding Stock,	. .	2	3	4	3
Amount of Stock held by Institutions for Savings,	. .	14,000	61,700	52,500	57,900
Number of Executors and Administrators holding Stock,	1	6	3	15	6
Amount of Stock held by Executors and Administrators,	2000	2600	11,600	17,000	25,500
Amount of their own Stock held by the Banks,	500	. .	. .	1200	. .

	NEW BEDFORD.		PAWTUCKET.	TAUNTON.	
	Mechanics.	Merchants.	Pawtucket.	Bristol County.	Cohannet.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000	$400,000	$100,000	$200,000	$200,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	41,880	79,896	27,664	69,567 75	98,443
Net Profits on hand,	4786 51	16,718 12	844 62	6083 09	16,373 83
Balances due to other Banks,	11,703 88	28,897 39	5917 99	728 18	3559 10
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	24,251 82	44,571 44	14,231 80	10,231 45	25,606 01
Cash deposited bearing interest,	5937 38	53,072 39	3323 63	1246 94	44,837 45
Total amount due from the Banks,	288,559 59	623,155 34	151,982 04	287,857 41	388,819 39
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	6423 85	12,763 34	1053 95	5045 14	5782 47
Real Estate,	11,227 30	16,821 18	7770	7000	7000
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	3016	15,785	1950	708 81	925 75
Balances due from other Banks,	30,159 70	30,499 35	4499	10,410 95	6065 61
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	237,732 74	547,286 47	135,352 49	264,692 51	369,045 56
Total amount of the Resources of the Banks,	288,559 59	623,155 34	150,625 44	287,857 41	388,819 39

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 6000	3 pr. ct. 12,000	. .	3 pr. ct. 6000	3 pr. ct. 6000
Amount of Reserved Profits at the time of declaring the last Dividend,	1109 79	6185 40	. .	3334 42	19,624 68
Amount of Debts due to each Bank, secured by pledge of its Stock,	1000	1000	3614	21,830	6520
Amount of Debts due and unpaid, and considered doubtful,	. .	. .	. .	989 52	6200
Number of Females holding Stock,	15	23	37	15	31
Amount of Stock held by Females,	15,500	30,400	12,900	9600	11,100
Number of Trustees holding Stock,	1	2	1	5	3
Amount of Stock held by Trustees,	5600	2600	200	6200	1400
Number of Guardians holding Stock,	5	9	4	. .	2
Amount of Stock held by Guardians,	8700	15,000	1500	. .	1800
Number of Institutions for Savings holding Stock,	2	4	. .	2	3
Amount of Stock held by Institutions for Savings,	3800	82,700	. .	31,000	32,100
Number of Executors and Administrators holding Stock,	3	3	9	2	2
Amount of Stock held by Executors and Administrators,	8300	5600	10,600	9000	800
Amount of their own Stock held by the Banks,	. .	. .	2300	12,800	. .

	TAUNTON.	DUXBURY.	E. BRIDGEWAT'R.	HINGHAM.	PLYMOUTH.
	Taunton.	Duxbury.	East Bridgewater.	Hingham.	Old Colony.
DUE FROM THE BANKS.					
Capital Stock paid in,	$250,000	$100,000	$100,000	$150,000	$100,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	82,040 50	24,335	51,800	59,668	50,231
Net Profits on hand,	20,750 76	1720 46	5283 82	7721 68	3982 67
Balances due to other Banks,	22,992 22	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	18,167 40	10,476 01	1600 28	13,847 80	9547 07
Cash deposited bearing interest,	19,720 38	. .	1432	. .	. .
Total amount due from the Banks,	413,327 50	136,531 47	160,116 10	231,237 48	163,760 74
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	2559 94	4170	933 19	3161 63	4020 16
Real Estate,	5000	6000	3000	7630 86	3000
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	2322 50	159	988	158	2233
Balances due from other Banks,	5000	5903 28	5466 54	21,673 69	34,250 03
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	394,970 92	120,299 19	149,728 37	198,613 30	120,257 55
Total amount of the Resources of the Banks,	413,327 50	136,531 47	160,116 10	231,237 48	163,760 74

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 7500	3 pr. ct. 3000	3 pr. ct. 3000	2 pr. ct. 3000	3 pr. ct. 3000
Amount of Reserved Profits at the time of declaring the last Dividend,	5210 75	641 69	2229 34	7031 88	3460 69
Amount of Debts due to each Bank, secured by pledge of its Stock,	11,381 55	10,400	21,100	1825	920
Amount of Debts due and unpaid, and considered doubtful,	786	625	. .	6905	918 80
Number of Females holding Stock,	65	9	10	38	16
Amount of Stock held by Females,	51,900	3200	4700	26,900	8500
Number of Trustees holding Stock,	6	1	4	7	2
Amount of Stock held by Trustees,	19,400	600	500	15,100	1000
Number of Guardians holding Stock,	2	. .	2	3	1
Amount of Stock held by Guardians,	1900	. .	3000	4100	300
Number of Institutions for Savings holding Stock,	1	3	1	3	2
Amount of Stock held by Institutions for Savings,	8500	8800	300	8800	14,100
Number of Executors and Administrators holding Stock,	10	. .	. .	8	5
Amount of Stock held by Executors and Administrators,	24,100	. .	. .	9400	1500
Amount of their own Stock held by the Banks,	3300	3200	200	. .	. .

	PLYMOUTH.	WAREHAM.	FALMOUTH.	YARMOUTH.
	Plymouth.	Wareham.	Falmouth.	Barnstable.
DUE FROM THE BANKS.				
Capital Stock paid in,	$100,000	$100,000	$100,000	$150,000
Bills in circulation of five dollars and upwards, / Bills in circulation less than five dollars,	34,186	26,363	28,416	134,033
Net Profits on hand,	12,288 33	5257 67	4240	9514 27
Balances due to other Banks,	2244 81	. .	. .	. .
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	13,296 47	12,706 76	4948 72	3394 43
Cash deposited bearing interest,	16,600	. .	5356	21,853 79
Total amount due from the Banks,	178,615 61	144,327 43	142,960 72	318,795 49
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their Banking Houses,	1890 20	4279 20	3427 69	4184 73
Real Estate,	3000	2576 36	3900	2500
Bills of other Banks incorporated in this State, / Bills of other Banks incorporated elsewhere,	1208	1424	1333 75	9405 75
Balances due from other Banks,	15,108	3890 67	8721 60	67,261 97
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks, and Funded Debts of every description, excepting the balances due from other Banks,	157,409 41	132,157 20	125,577 68	235,443 04
Total amount of the Resources of the Banks,	178,615 61	144,327 43	142,960 72	318,795 49

Rate and amount of the last Semi-annual Dividend,	3 pr. ct. 3000	3 pr. ct. 3000	. .	3½ pr. ct. 5250
Amount of Reserved Profits at the time of declaring the last Dividend,	10,598 04	2108 94	2256 22	5222 43
Amount of Debts due to each Bank, secured by pledge of its Stock,	. .	. .	5450	5600
Amount of Debts due and unpaid, and considered doubtful,	600	2041 50	3000	3517 30
Number of Females holding Stock,	26	12	9	25
Amount of Stock held by Females,	12,000	6400	5400	17,700
Number of Trustees holding Stock,	. .	1	1	4
Amount of Stock held by Trustees,	. .	3500	2500	4000
Number of Guardians holding Stock,	3	. .	1	3
Amount of Stock held by Guardians,	1600	. .	1000	1200
Number of Institutions for Savings holding Stock,	1	2	. .	1
Amount of Stock held by Institutions for Savings,	9600	6000	. .	4000
Number of Executors and Administrators holding Stock,	7	4	10	7
Amount of Stock held by Executors and Administrators,	14,000	2000	11,400	5000
Amount of their own Stock held by the Banks,	28,000	. .	2000	. .

AGGREGATE.

	Banks in Boston—32.	Banks out of Boston—92.	Total—124 Banks.
DUE FROM THE BANKS.			
Capital Stock paid in,	$20,700,000	$16,480,000	$37,180,000
Bills in circulation of five dollars and upwards, Bills in circulation less than five dollars,	3,688,532	5,412,244 75	$9,100,776 75
Net Profits on hand,	1,666,746 83	775,831 17	$2,442,578
Balances due to other Banks,	4,303,562 24	231,251 19	$4,534,813 43
Cash deposited, including all sums whatsoever, due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	4,075,016 90	1,361,513 76	$5,436,530 66
Cash deposited bearing interest,	2,661,455 45	989,377 27	$3,650,832 72
Total amount due from the Banks,	37,095,353 42	25,247,847 36	$62,343,200 78
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking Houses,	1,256,772 32	444,688 39	$1,701,460 71
Real Estate,	695,995 32	404,610 98	$1,100,606 30
Bills of other Banks incorporated in this State, Bills of other Banks incorporated elsewhere,	2,405,403 99	294,871 74	$2,700,275 73
Balances due from other Banks,	2,160,641 90	1,876,976 81	$4,037,618 71
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	30,576,539 89	22,223,427 43	$52,799,967 32
Total amount of the Resources of the Banks,	37,095,353 42	25,248,490 76	$62,343,844 18

Amount of the last Semi-annual Dividend,	595,500	441,850	$1,041,350
Amount of Reserved Profits at the time of declaring the last Dividend,	1,113,336 93	398,313 25	$1,511,650 18
Amount of Debts due to each Bank, secured by pledge of its Stock,	957,920 33	1,146,549 09	$2,104,469 42
Amount of Debts due and unpaid, and considered doubtful,	661,982 23	291,747 68	$953,729 91
Number of Females holding Stock,	1796	2697	4493
Amount of Stock held by Females,	2,015,760	1,818,251 83	$3,834,011 83
Number of Trustees holding Stock,	771	397	1168
Amount of Stock held by Trustees,	1,917,760	707,856 67	$2,625,616 67
Number of Guardians holding Stock,	268	268	536
Amount of Stock held by Guardians,	309,420	278,625 17	$588,045 17
Number of Institutions for Savings holding Stock,	126	95	221
Amount of Stock held by Institutions for Savings,	1,593,760	661,794 33	$2,255,554 33
Number of Executors and Administrators holding Stock,	107	292	399
Amount of Stock held by Executors and Administrators,	257,510	435,009 17	$692,519 17
Amount of their own Stock held by the Banks,	293,280	44,600	$337,880

Aggregate of the Dividends of the Banks in Boston, a fraction over 2 87-100 pr. ct.
do. do. do. out of Boston, a fraction over 2 69-100 pr. ct.
do. do. of all the Banks, a fraction over 2 79-100 pr. ct.

NOTES.

Since the preceding Abstract went to press, a letter has been received by the Secretary, from the Cashier of the City Bank, in Lowell, (which had not made return,) stating that the bank "has not, as yet, commenced operations; not having issued a single dollar, or incurred any liabilities."

The Naumkeag Bank, in Salem, gives its circulation as it existed on the first Saturday of February.

The Oxford Bank has made two returns, giving the state of the bank on the first and fourth Saturdays, instead of the second, as requested. In regard to the questions usually proposed to Banks, the abstract is taken from the return of the first Saturday; in regard to the new questions, the abstract is taken from the return of the fourth Saturday, the other return containing no answers to them.

The Housatonic Bank, in Stockbridge, makes one return of the state of the bank on the first Saturday, and another of its state on Wednesday, the 14th. The last is made use of in the abstract, as being nearest the time specified by the Legislature.

The return of the Bristol County Bank, in Taunton, has reference to Monday, the 12th; and the returns of the Cohannet and Taunton Banks, in Taunton, refer to the first Saturday.

The Ipswich Bank, in Ipswich—Mercantile Bank, in Salem—Mechanics' Bank, in New Bedford—Bank of Norfolk, in Roxbury—and Pawtucket Bank, in Pawtucket, made their last dividends previous to the suspension of specie payments.

The Northampton Bank, in Northampton, declared its last dividend on $150,000, and for five months.

The City, Eagle, and Globe Banks, in Boston, returned, in addition to their capital stock paid in, the amount borrowed by them from the State, viz.—the City, $100,000; the Eagle, $95,687 21; and the Globe, $54,000. These sums are transferred to the column of "Cash deposited bearing interest," and are included in it.

The North and State Banks, in Boston, state, that the whole of the amounts in their respective columns of "Cash deposited bearing interest," are loans from the State Treasury.

The Commonwealth Bank, in Boston, states, that "the specie, $24,657 13, has been attached by sheriff, and taken away,"—and "$344,023 14 of the amount of assets, have been placed with trustees for special purposes."

The Hancock Bank, in Boston, states, that $352,000 of the bills in circulation, and $32,048 81 of its specie, are "in the hands of the standing committee of the associated banks."

The Kilby Bank, in Boston, states, "that about $13,000 in specie is left as collateral, or on pledge with other banks."

The Market Bank, in Boston, states, that the bank "holds 1264 shares, of which 862 are owned by the bank."

The Phœnix Bank, in Charlestown, placed $23,450 of Treasury Notes in their column of "Gold, silver, &c." It is taken from that, in the abstract, and transferred to the column of "Amount of all debts due the bank," &c.

The Greenfield Bank, in Greenfield, states, in the column of "Balances due from other banks," that $28,922 49 is due from "private bankers."

The Bank of Norfolk, in Roxbury, has included in the column of "Total amount of the resources of the bank," $4111 34, "profit and loss bal."

It will be perceived that in several instances the debt and credit account of the banks do not exactly balance, and that the aggregate is affected accordingly. The figures against each bank, however, are all given as they appear on the returns, excepting in the cases noticed above.

APPENDIX.

[*The following table is inserted for convenience of comparison.*]

AGGREGATE ACCOUNT OF THE PRECEDING ONE HUNDRED TWENTY-FOUR BANKS, AS SHEWN BY THEIR RETURNS, OCTOBER, 1837.

Capital Stock paid in,	$37,080,000 00
Bills in circulation of five dollars and upwards, Bills in circulation less than five dollars,	9,964,110 96
Net Profits on hand,	1,474,487 98
Balances due to other Banks,	5,498,012 77
Cash deposited, &c., not bearing interest,	8,231,580 37
Cash deposited bearing interest,	5,318,484 11
Due from the Banks,	67,577,732 39
Gold, Silver, &c., in Banks,	1,474,743 95
Real Estate,	1,117,883 82
Bills of Banks in this State, Bills of Banks elsewhere,	2,954,804 79
Balances due from other Banks,	5,662,780 44
Due to the Banks, excepting balances,	56,398,121 76
Total Resources of the Banks,	67,657,653 77
Amount of the last Semi-annual Dividend,	1,038,850 00
Amount of Reserved Profits,	1,522,621 82
Debts secured by pledge of Stock,	1,975,500 52
Debts due and considered doubtful,	695,540 57

Rate of Semi-annual Dividend on amount of Capital of the Banks, as existing when Dividend was made, a fraction more than 2 4-5 per cent.

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BANK ABSTRACT

FOR NOVEMBER,

1839.

ABSTRACT

EXHIBITING THE CONDITION OF THE

BANKS IN MASSACHUSETTS,

ON THE

FIRST SATURDAY OF NOVEMBER,

1839:

PREPARED FROM OFFICIAL RETURNS,

BY

JOHN P. BIGELOW,

Secretary of the Commonwealth.

Boston:
DUTTON AND WENTWORTH, STATE PRINTERS.
.....
1839.

☞The official Circular, requiring returns from the Banks, was issued by the Governor, on the second day of December, and had reference to their condition on the first Saturday of the preceding month. Returns were accordingly received, (and are embraced in the Abstract,) from all the Banks in the State, within the time prescribed by law.

BOSTON.

DUE FROM THE BANKS.	Atlantic.	Atlas.	Boston.	City.	Columbian.
Capital Stock paid in,	$500,000	$500,000	$600,000	$1,000,000	$500,000
Bills in circulation of five dollars and upwards,	73,102	57,985	70,791	88,645	23,000
Bills in circulation less than five dollars,	8,808	9,831	24,761	17,875	8,412
Net Profits on hand,	46,772 20	67,184 82	41,241 82	114,775 21	45,404 45
Balances due to other Banks,	29,737 08	14,724 67	3,000	17,695 50	6,000
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted,	62,053 63	64,839 84	233,185 47	293,925 53	103,685 99
Cash deposited bearing interest,	139,400	5,164 85	27,035 14	543,516 25	11,000
Total amount due from the Banks,	859,872 91	719,730 18	1,000,014 43	2,076,432 49	697,502 44
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	26,090 29	20,944 95	71,814 15	54,323 18	43,427 75
Real Estate,	44,004 40	. . .	50,000	31,624 68	. .

Bills of other Banks incorporated in this State, ...	12,691	10,495	15,860	136,660	17,153
Bills of other Banks incorporated elsewhere,	. . .	. . .	. . .	. . .	. . .
Balances due from other Banks, . . .	44,120 17	14,514 21	22,394 89	83,199 01	36,183 97
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	732,967 05	673,776 02	839,945 39	1,770,625 62	600,737 72
Total amount of the Resources of the Banks,	859,872 91	719,730 18	1,000,014 43	2,076,432 49	697,502 44
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 15,000	. . .	3½pr.ct.21,000	3 pr. ct. 30,000	3 pr. ct. 15,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	36,623 04	. . .	29,888 36	110,448 47	37,749 11
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	3,896	5,200	4,800	4,000	. . .
Amount of Debts due and not paid, and considered doubtful, ...	60,089 56	77,000	8,000	50,000	1,650

BOSTON.

DUE FROM THE BANKS.	Eagle.	Freeman's.	Globe.	Granite.	Hamilton.
Capital Stock paid in, ...	$500,000	$150,000	$1,000,000	$500,000	$500,000
Bills in circulation of five dollars and upwards, ...	115,282	39,265	100,475	77,775	68,089
Bills in circulation less than five dollars, .	16,314	19,620	14,261	7,918	18,684
Net Profits on hand, ...	39,839 41	6,639 04	77,554 03	13,724 66	30,763 74
Balances due to other Banks, . . .	43,635 02	1,675 19	319,381 72	22 59	25,419 42
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted, . .	152,600 39	27,337 45	172,781 64	73,011 60	133,012 78
Cash deposited bearing interest, . . .	237,569 19	. . .	54,000	. . .	10,000
Total amount due from the Banks, . .	1,105,240 01	244,536 68	1,738,453 39	672,451 85	785,968 94
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	42,199 24	7,443 12	125,508 12	15,613 90	26,848 81
Real Estate, ...	. . .	. . .	30,000	. . .	. . .

Bills of other Banks incorporated in this State, ...	76,407	2,401	91,597	11,058	36,562
Bills of other Banks incorporated elsewhere,	. . .	299	. . .	. . .	. . .
Balances due from other Banks, . . .	17,791 23	10,829 92	127,781 36	9,673 61	19,545 87
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	968,842 54	223,563 64	1,363,566 91	636,106 34	703,012 26
Total amount of the Resources of the Banks,	1,105,240 01	244,536 68	1,738,453 39	672,451 85	785,968 94
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 15,000	3 pr. ct. 4,500	3 pr. ct. 30,000	3 pr. ct. 15,000	3 pr. ct. 15,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	39,211 63	4,200	71,029 59	12,098 02	17,860 91
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	2,270	35,800	6,700	7,095	700
Amount of Debts due and not paid, and considered doubtful, ...	3,100	2,000	. . .	11,798 14	. . .

BOSTON.

DUE FROM THE BANKS.	Hancock.	Market.	Massachusetts.	Mechanics.	Merchants.
Capital Stock paid in, ...	$435,600 63	$800,000	$800,000	$150,000	$2,000,000
Bills in circulation of five dollars and upwards, ...	31,765	58,510	39,045	43,970	430,261
Bills in circulation less than five dollars, .	215	9,902	6,864	19,905	534
Net Profits on hand, ...	. . .	27,535 60	18,021 40	1,782 96	198,490 95
Balances due to other Banks, . . .	. . .	. . .	20,046 90	. . .	279,830 88
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted, . .	636 08	91,578 98	129,146 04	9,103 81	525,252 63
Cash deposited bearing interest, ...	37,500	75,000	. . .	. . .	. . .
Total amount due from the Banks, . .	505,716 71	1,062,526 58	1,013,123 34	224,761 77	3,434,369 46
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	530 95	33,038 50	60,882 61	11,158 94	242,217 91
Real Estate, ...	3,410	. . .	65,032 34	13,900	107,500

Bills of other Banks incorporated in this State, ...	1,871 37	21,418 24	2,152	1,614	301,565
Bills of other Banks incorporated elsewhere,	. . .	. . .	. . .	36	150
Balances due from other Banks, . . .	40 08	5,000	4,947 04	3,213 14	221,158 35
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	499,864 31	1,003,069 84	880,109 35	194,839 69	2,561,778 20
Total amount of the Resources of the Banks,	505,716 71	1,062,526 58	1,013,123 34	224,761 77	3,434,369 46
Rate and amount of the last Semi-annual Dividend, ...	. . .	2 pr. ct. 16,000	3 pr. ct. 24,000	3 pr. ct. 4,500	3½ pr. ct. 70,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	. . .	29,499 26	5,945 93	2,310 88	183,604 53
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	18,542 86	1,000	11,250	34,850	45,971 30
Amount of Debts due and not paid, and considered doubtful, ...	uncertain.	91,472 35	1,598 42	2,699 09	10,151 11

BOSTON.

DUE FROM THE BANKS.	Middling Interest.	New England.	North.	Shawmut.	Shoe & Lea. Dealers.
Capital Stock paid in,	$150,000	$1,000,000	$750,000	$500,000	$500,000
Bills in circulation of five dollars and upwards,	55,553	53,000	79,580	69,495	32,765
Bills in circulation less than five dollars,	6,620	13,158	12,029	14,165	12,655
Net Profits on hand,	5,130 47	96,955 60	28,325 86	12,504 49	36,380 83
Balances due to other Banks,	. . .	92,779 23	32,825 26	62,172 92	25,617 19
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted,	13,806 29	68,553 18	80,258 64	55,654 11	26,524 49
Cash deposited bearing interest,	. . .	. . .	17,000	29,600	46,473 16
Total amount due from the Banks,	231,109 76	1,324,446 01	1,000,018 76	743,591 52	680,415 67
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	722 60	42,018 97	34,544 25	29,668 94	12,014 15
Real Estate,	2,332 01	20,000	21,225 06	. . .	. . .

Bills of other Banks incorporated in this State, ...	4,370	19,650	$35,005	22,486	12,640 43
Bills of other Banks incorporated elsewhere,	65	. . .	. . .	. . .	180
Balances due from other Banks, . . .	8 86	197,795 66	8,164 01	36,929 16	96,488 18
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	223,611 29	1,044,981 38	901,080 44	654,507 42	559,092 91
Total amount of the Resources of the Banks,	231,109 76	1,324,446 01	1,000,018 76	743,591 52	680,415 67
Rate and amount of the last Semi-annual Dividend, ...	. . .	3 pr. ct. 30,000	3 pr. ct. 22,500	3 pr. ct. 15,000	3½ pr. ct. 17,500
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	. . .	80,000	25,374 02	10,251 60	25,339 18
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	. . .	2,000	38,396	4,453 50	8,500
Amount of Debts due and not paid, and considered doubtful, ...	. . .	78,634 46	28,564 70	9,019 49	2,000

BOSTON.

DUE FROM THE BANKS.	South.	State.	Suffolk.	Traders.	Tremont.
Capital Stock paid in,	$500,000	1,800,000	$1,000,000	$500,000	$500,000
Bills in circulation of five dollars and upwards,	25,748	144,115	105,305	89,890	42,460
Bills in circulation less than five dollars,	20,572	17,303	7,558	22,056	5,768
Net Profits on hand,	5,387 01	131,014 81	60,858 66	35,656 28	8,833 22
Balances due to other Banks,	39,086 60	26,000	1,064,898 35	23,326 70	5,437 31
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted,	34,658 46	214,836 52	80,041 89	103,437 45	95,035 09
Cash deposited bearing interest,	25,000	39,000	. . .	1,533 48	. . .
Total amount due from the Banks,	650,452 07	2,372,269 33	2,318,661 90	775,899 91	657,533 62
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	21,960 66	103,088 38	138,453 33	27,036 39	19,550 58
Real Estate,	3,000	. . .	60,078 86	. . .	34,363 03

Bills of other Banks incorporated in this State, ...	5,830	110,824	161,706	16,224	16,393
Bills of other Banks incorporated elsewhere,	. . .	. . .	148,752 75	. . .	. . .
Balances due from other Banks, . . .	29,199 52	25,808 14	1,161,945 92	36,182 82	13,871 69
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	590,461 89	2,132,548 81	647,725 04	696,456 70	573,355 32
Total amount of the Resources of the Banks,	650,452 07	2,372,269 33	2,318,661 90	775,899 91	657,533 62
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 15,000	3 pr. ct. 54,000	3 pr. ct. 30,000	3 pr. ct. 15,000	3 pr. ct. 15,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	4,556 43	119,543 53	51,348 42	36,059 38	8,564 61
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	50,658	145,670	17,100	21,202 41	26,450
Amount of Debts due and not paid, and considered doubtful, ...	4,500	71,522 99	80,807 21	2,198 49	4,661 78

	BOSTON.		ANDOVER.		BEVERLY.
DUE FROM THE BANKS.	Union.	Washington.	Andover.	Essex.	Beverly.
Capital Stock paid in, ...	$800,000	$500,000	$300,000	$100,000	$125,000
Bills in circulation of five dollars and upwards, ...	84,560	65,575	45,800	37,815	51,010
Bills in circulation less than five dollars, .	4,489	16,562	5,284	8,938	6,936
Net Profits on hand, ...	22,789 50	10,003 63	5,683 74	1,629 55	7,609 10
Balances due to other Banks, . . .	17,040 25	. . .	. . .	6,243 93	1,464 81
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted, . .	136,813 39	77,861 32	9,377 29	2,239	32,498 38
Cash deposited bearing interest, . . .	12,127 33	. . .	6,410 03	. . .	. . .
Total amount due from the Banks, . .	1,077,819 47	670,001 95	372,555 06	156,865 48	224,518 29
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	39,968 30	21,197 99	8,563 04	1,575 02	10,815 24
Real Estate, ...	128,178 40	34,322 78	6,000	1,300	. . .

Bills of other Banks incorporated in this State, ...	29,702	13,130	995	1,115 75	2,416 80
Bills of other Banks incorporated elsewhere,	. . .	. . .	43	. . .	120
Balances due from other Banks, . . .	45,972 99	8,953 13	6,274 01	3,000	19,812 61
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	833,997 78	592,398 05	350,680 01	149,874 71	191,354 28
Total amount of the Resources of the Banks,	1,077,819 47	670,001 95	372,555 06	156,865 48	224,518 93
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 24,000	3 pr. ct. 15,000	3 pr. ct. 9,000	3 pr. ct. 3,000	3 pr. ct. 3,750
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	22,913 79	8,224 28	5,013 36	1,444 41	5,954
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	26,500	2,920	57,750	7,662 70	3,600
Amount of Debts due and not paid, and considered doubtful, ...	3,730 13	2,287	6,150	. . .	2,000

	DANVERS.			GLOUCESTER.	HAVERHILL.
DUE FROM THE BANKS.	Danvers.	Village.	Warren.	Gloucester.	Haverhill.
Capital Stock paid in,	$150,000	$120,000	$150,000	$200,000	$100,000
Bills in circulation of five dollars and upwards,	34,590	22,595	30,815	108,770	17,115
Bills in circulation less than five dollars,	5,988	7,797	8,475	15,231 50	7,076 25
Net Profits on hand,	2,109 99	835 63	681 23	5,604 64	4,399 34
Balances due to other Banks,	578 47	369 31	91 23	298 81	1,910 42
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted,	25,163 22	2,176 27	. . .	34,152 52	1,636 68
Cash deposited bearing interest,	24,564 60	. . .	31,094 76	. . .	. . .
Total amount due from the Banks,	242,994 28	153,773 21	221,157 22	364,057 47	132,137 69
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	4,060 99	4,198 53	3,420 04	17,082 08	2,981 30
Real Estate,	5,247 82	5,277 60	395 40	12,554 69	7,000

Bills of other Banks incorporated in this State, ...	4,361 94	2,053 45	4,421	515	682
Bills of other Banks incorporated elsewhere,	. . .	51	. . .	90 50	4
Balances due from other Banks, . . .	13,666 11	8,377 63	14,846 22	22,543 69	13,275 90
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	215,657 42	133,815	198,074 56	311,271 51	108,194 49
Total amount of the Resources of the Banks,	242,994 28	153,773 21	221,157 22	364,657 47	132,137 69
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 4,500	3 pr. ct. 3,600	3 pr. ct. 4,500	3½ pr. ct. 7,000	3 pr. ct. 3,000
Amount of Reserved Profits at the time of declaring the last Dividend, ...	1,250 37	358 63	907 40	5,657 04	4,189 38
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	6,900	2,778	8,829	26,033 85	. . .
Amount of Debts due and not paid, and considered doubtful, ...	575 47	581	900	1,209 97	3,000

	HAVERHILL.	IPSWICH.	LYNN.	MARBLEHEAD.	
	Merrimack.	Ipswich.	Lynn Mechanics.	Grand.	Marblehead.
DUE FROM THE BANKS.					
Capital Stock paid in,	$360,000	$100,000	$250,000	$125,000	$120,000
Bills in circulation of five dollars and upwards,	37,965	20,639	50,000	27,390	43,975
Bills in circulation less than five dollars,	14,308	5,183	10,547	7,005	7,450
Net Profits on hand,	8,100 29	9,774 31	4,884 44	457 80	885 50
Balances due to other Banks,	11,730 26	5,510 41	19,731 24	906	. . .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted,	9,622 77	2,886 09	8,384 98	9,691 99	15,962 64
Cash deposited bearing interest,	. . .	5,744 92	17,345 46	. . .	. . .
Total amount due from the Banks,	441,726 32	149,737 73	360,893 12	170,450 79	188,273 14
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	5,856 09	3,340 07	9,314 01	4,151 83	4,309 64
Real Estate,	5,900	. . .	10,000	11,192	8,000

Bills of other Banks incorporated in this State, ...	1,071	2,474	842	319	432
Bills of other Banks incorporated elsewhere,	182	. . .	. . .	. . .	. . .
Balances due from other Banks, . . .	22,260 80	3,113 67	8,598 10	9,455 59	14,618 61
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	406,456 43	140,809 99	332,139 01	145,332 37	160,912 89
Total amount of the Resources of the Banks,	441,726 32	149,737 73	360,893 12	170,450 79	188,273 14
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 10,800	. . .	3½ pr. ct. 8,750	2½ pr. ct. 3,125	3 pr. ct. 3,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	16,973 34	1,009 52	5,343 91	176 18	. . .
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	27,400	1,880	12,900 86	3,515	500
Amount of Debts due and not paid, and considered doubtful, ...	6,500	9,000	3,712 90	2,400	. . .

	NEWBURYPORT.				ROWLEY. (GEORGETOWN.)
DUE FROM THE BANKS.	Mechanics.	Merchants.	Newburyport.	Ocean.	Manufacturers.
Capital Stock paid in, ...	$200,000	$300,000	$100,000	$200,000	$100,000
Bills in circulation of five dollars and upwards, ...	40,000	42,985	34,740	46,210	19,020
Bills in circulation less than five dollars, .	5,630 50	15,126 75	22,170 25	23,201	6,645
Net Profits on hand, ...	2,379	5,243 29	2,154 51	3,903 29	1,553 51
Balances due to other Banks, . . .	12,925 32	5,842 10	. . .	. . .	. . .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted, . .	20,369 74	30,355 51	11,532 59	21,744 44	1,917 55
Cash deposited bearing interest, ...	. . .	. . .	. . .	700	. . .
Total amount due from the Banks, . .	281,304 56	399,552 65	170,597 35	295,758 73	129,136 06
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	6,568 61	9,359 21	3,148 79	9,402 49	3,346 52
Real Estate, ...	9,000	9,319 27	3,123 09	6,342 15	1,200

Bills of other Banks incorporated in this State, ...	1,000	4,700	496	145 69	700
Bills of other Banks incorporated elsewhere,	937	52	169	200	. . .
Balances due from other Banks, . . .	20,881 12	25,199 07	15,033 83	17,601 26	3,326 20
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	242,917 83	350,923 10	148,626 64	262,067 14	120,563 34
Total amount of the Resources of the Banks,	281,304 56	399,552 65	170,597 35	295,758 73	129,136 06
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 6,000	3 pr. ct. 9,000	3 pr. ct. 3,000	3 pr. ct. 6,000	3½ pr. ct. 3,500
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	4,166 73	3,365 70	988 64	2,650	1,321 80
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	11,199	12,419	30,074	24,520	. . .
Amount of Debts due and not paid, and considered doubtful, ...	1,791 17	3,400	500	4,500	500

SALEM.

DUE FROM THE BANKS.	Asiatic.	Commercial.	Exchange.	General Interest.	Mercantile.
Capital Stock paid in, ...	$200,000	$200,000	$200,000	$400,000	$200,000
Bills in circulation of five dollars and upwards, ...	38,025	22,045	17,515	21,019	30,350
Bills in circulation less than five dollars, .	10,321	8,806	9,657	729	6,448
Net Profits on hand, ...	6,980 99	8,714 07	6,207 62	14,639 44	3,867 11
Balances due to other Banks, . . .	21,708 26	258 92	857 76	. . .	4,410 86
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted, . .	39,722 09	8,906 29	35,310 23	116,306 68	18,608 36
Cash deposited bearing interest, . . .	. . .	13,849 99	. . .	. . .	35,806
Total amount due from the Banks, . .	316,757 34	262,580 27	269,547 61	552,694 12	299,490 33
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	13,405 31	5,172 89	2,737 18	7,134 60	4,040 34
Real Estate, ...	. . .	4,500	4,000	. . .	39,569 29

Bills of other Banks incorporated in this State, ...	9,000	4,425 97	727 45	4,916	5,739
Bills of other Banks incorporated elsewhere,	379	. . .	. . .	. . .	. . .
Balances due from other Banks, . . .	30,363 46	3,572 84	17,962 23	5,000	1,726 43
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	263,609 57	244,908 57	244,120 75	535,643 52	248,415 27
Total amount of the Resources of the Banks,	316,757 34	262,580 27	269,547 61	552,694 12	299,490 33
Rate and amount of the last Semi-annual Dividend, ...	6,020	3 pr. ct. 6,000	3 pr. ct. 6,000	3 pr. ct. 12,000	3 pr. ct. 6,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	7,193 40	8,642 58	4,858 64	11,518 90	4,279 19
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,800	1,373	2,500	10,300	11,105
Amount of Debts due and not paid, and considered doubtful, ...	. . .	. . .	1,879 96	. . .	4,350

	SALEM.			SALISBURY.	BRIGHTON.
DUE FROM THE BANKS.	Merchants.	Naumkeag.	Salem.	Powow River.	Brighton.
Capital Stock paid in, ...	$400,000	$500,000	$250,000	$100,000	$200,000
Bills in circulation of five dollars and upwards, ...	22,904	54,783	18,702	44,500	105,475
Bills in circulation less than five dollars, .	10,033	17,619	7,593	21,797	13,630
Net Profits on hand, ...	4,625 27	12,615 87	2,399 74	4,721 42	7,991 10
Balances due to other Banks, . . .	12,744 08	516 49	. . .	10,635 56	1,236 99
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted, . .	45,019 21	1,694 50	60,250 01	7,307 43	26,020 60
Cash deposited bearing interest, . . .	42,306 50	103,314 82	37,128 03	. . .	. . .
Total amount due from the Banks, . .	537,632 06	690,543 68	376,072 78	188,961 41	354,353 69
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	18,552 61	23,358 68	4,116 40	4,221 53	9,074 69
Real Estate, ...	. . .	. . .	1,000	. . .	3,371 86

Bills of other Banks incorporated in this State, ...	1,443	12,415 22	2,708	66	406
Bills of other Banks incorporated elsewhere,	. . .	. . .	. . .	83 50	1,278 95
Balances due from other Banks, . . .	10,006 02	23,150 45	42,777 28	. . .	6,808 01
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	507,630 43	631,619 33	325,471 10	184,590 38	333,414 18
Total amount of the Resources of the Banks,	537,632 06	690,543 68	376,072 78	188,961 41	354,353 69
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 12,000	3 pr. ct. 15,000	3 pr. ct. 7,500	3½ pr. ct. 3,500	4 pr. ct. 8,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	6,133 33	10,029 70	1,635 29	4,441 65	6,010 14
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	18,254	58,307 50	5,900	4,550	8,425
Amount of Debts due and not paid, and considered doubtful, ...	. . .	11,054 09	. . .	700	1,346 36

	CAMBRIDGE.		CHARLESTOWN.		
DUE FROM THE BANKS.	Cambridge.	Charles River.	Bunker Hill.	Charlestown.	Phœnix.
Capital Stock paid in, ...	$100,000	$100,000	$150,000	$150,000	$300,000
Bills in circulation of five dollars and upwards, ...	40,805	32,940	57,605	17,365	71,620
Bills in circulation less than five dollars, . .	9,050	12,618	13,580	9,535	12,646
Net Profits on hand, ...	928 15	1,629 26	7,859 38	7,926 17	18,336 10
Balances due to other Banks, . . .	100	. . .	. . .	. . .	. . .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted, . .	1,074 79	21,205 55	46,071	9,276 62	134,376 59
Cash deposited bearing interest, . . .	5,630	. . .	. . .	. . .	2,700
Total amount due from the Banks, . .	157,587 94	168,392 81	275,115 38	194,102 79	539,678 69
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	1,926 97	4,558 13	15,547 21	3,986 01	13,833 81
Real Estate, ...	9,735 46	. . .	20,473 94	. . .	5,000

Bills of other Banks incorporated in this State, ...	482	273	602	176	2,702
Bills of other Banks incorporated elsewhere,	63	9	21	36	1,233
Balances due from other Banks, . . .	10,629 47	9,739 37	13,483 31	8,550 09	26,231 22
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	134,751 04	153,813 31	224,987 92	181,354 69	490,678 66
Total amount of the Resources of the Banks,	157,587 94	168,392 81	275,115 38	194,102 79	539,678 69
Rate and amount of the last Semi-annual Dividend, ...	2½ pr. ct. 2,500	3 pr. ct. 3,000	3 pr. ct. 4,500	3 pr. ct. 4,500	3 pr. ct. 9,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	253 93	1,514 81	6,540 88	6,262 03	17,572 99
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	10,076	9,766 16	11,110	6,650	24,520
Amount of Debts due and not paid, and considered doubtful, ...	5,203 12	. . .	1,750	11,000	767 18

	CONCORD.	FRAMINGHAM.	LOWELL.		WALTHAM.
DUE FROM THE BANKS.	Concord.	Framingham.	Lowell.	Rail-Road.	Waltham.
Capital Stock paid in, ...	$100,000	$100,000	$250,000	$800,000	$100,000
Bills in circulation of five dollars and upwards, ...	58,316	48,570	65,640	218,135	63,440
Bills in circulation less than five dollars, .	10,565	13,850	24,351	67,526	10,213
Net Profits on hand, ...	9,999 11	16,676 23	3,385 69	26,275 85	2,882 88
Balances due to other Banks, . . .	. . .	1,206 76	220 25	818 18	. . .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted, . .	3,781 67	5,339 61	26,967 63	26,659 79	9,272 54
Cash deposited bearing interest, . . .	4,360	. . .	10,878 14	47,096 95	. . .
Total amount due from the Banks, . .	187,021 78	185,642 60	381,442 71	1,186,511 77	185,808 42
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	5,678 10	3,058 42	2,756 40	36,533 23	4,753 59
Real Estate, ...	2,400	3,000	6,167 69	11,000	5,500

Bills of other Banks incorporated in this State, ...	918	2,433	2,053	1,939	3,344 15
Bills of other Banks incorporated elsewhere,	263	609	79	374	323
Balances due from other Banks, . . .	12,164 06	3,000	35,639 01	7,365 67	6,770 38
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	165,598 62	173,542 18	334,747 61	1,129,299 87	165,117 30
Total amount of the Resources of the Banks,	187,021 78	185,642 60	381,442 71	1,186,511 77	185,808 42
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 3,000	3½ pr. ct. 3,500	3 pr. ct. 7,500	3 pr. ct. 24,000	3 pr. ct. 3,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	8,601 99	16,759 83	2,855 89	10,826 60	2,228 45
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	7,316 50	2,000	26,790	3,395	10,175
Amount of Debts due and not paid, and considered doubtful, ...	4,087	. . .	13,029 77	. . .	1,525

	FITCHBURG.	LANCASTER.	LEICESTER.	MILLBURY.	OXFORD.
DUE FROM THE BANKS.	Fitchburg.	Lancaster.	Leicester.	Millbury.	Oxford.
Capital Stock paid in,	$100,000	$100,000	$100,000	$100,000	$100,000
Bills in circulation of five dollars and upwards,	58,175	29,380	31,880	23,370	42,250
Bills in circulation less than five dollars,	13,643	8,166	. .	11,128 75	8,019 25
Net Profits on hand,	5,529 88	1,062 81	3,318 28	. . .	. . .
Balances due to other Banks,	. . .	. . .	99 27	166 32	. . .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted,	8,529 82	1,334	2,451 79	3,488 14	10,231 97
Cash deposited bearing interest,	. . .	. . .	. . .	. . .	1,000
Total amount due from the Banks,	185,877 70	139,942 81	137,749 34	138,153 21	161,127 71
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	10,077 62	2,980 73	4,488 25	2,304 31	3,515 20
Real Estate,	1,300	2,016 39	2,250	639 73	1,888 01

Bills of other Banks incorporated in this State, ...	1,250	296	355	311	812
Bills of other Banks incorporated elsewhere,	314	75	45	561	99 25
Balances due from other Banks, . . .	29,730 99	3,111 04	3,609 90	12,281 05	13,566 78
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	143,205 09	131,463 65	127,001 19	122,056 12	141,246 47
Total amount of the Resources of the Banks,	185,877 70	139,942 81	137,749 34	138,153 21	161,127 71
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 3,000	3 pr. ct. 3,000	3 pr. ct. 3,000	. . .	3 pr. ct. 3,000
Amount of Reserved Profits at the time of declaring the last Dividend, ...	5,036 44	1,151 15	2,970 08	. . .	3 47
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	4,412 50	13,875	4,506 60	3,224 45	4,584 40
Amount of Debts due and not paid, and considered doubtful, ...	3,273 15	1,075 37	3,222 48	19,147 57	4,359 99

	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.		
DUE FROM THE BANKS.	Southbridge.	Blackstone.	Central.	Citizens.	Quinsigamond.
Capital Stock paid in, ...	$100,000	$100,000	$100,000	$250,000	$100,000
Bills in circulation of five dollars and upwards, ...	20,355	27,765	17,019	45,440	42,975
Bills in circulation less than five dollars, .	7,941	17,528 50	16,560	14,213	13,805
Net Profits on hand, ...	2,673 82	4,036 82	7,683 53	3,262 10	8,563 47
Balances due to other Banks, . . .	8,390 04	197 35	1,517 77	2,201 84	2,332 77
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted, . .	3,645	5,856 67	10,153 62	14,139 98	12,974 36
Cash deposited bearing interest, . . .	. . .	500 25	. . .	. . .	2,590
Total amount due from the Banks, . .	143,004 86	155,884 59	152,933 92	329,256 92	183,240 60
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	2,873 12	2,956 94	4,514 27	4,520 27	7,381 10
Real Estate, ...	2,600	503 30	. . .	. . .	. . .

Bills of other Banks incorporated in this State, ...	247	15	531	95	3,497 97
Bills of other Banks incorporated elsewhere,	69	167	579	172	99
Balances due from other Banks, . . .	531 55	10,905 21	6,007 97	21,900 48	12,984 97
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	136,684 19	141,337 14	141,301 68	302,569 17	159,277 56
Total amount of the Resources of the Banks,	143,004 86	155,884 59	152,933 92	329,256 92	183,240 60
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 3,000	3 pr. ct. 3,000	3½ pr. ct. 3,500	3 pr. ct. 7,500	3½ pr. ct. 3,500
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,555 05	4,323 01	7,500	2,668 04	8,108 87
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,100	11,261 48	3,100	20,100	8,506 06
Amount of Debts due and not paid, and considered doubtful, ...	. . .	4,173 21	587 43	2,007 26	1,873 12

	WORCESTER.	AMHERST.	NORTHAMPTON.	WARE.	GREENFIELD.
DUE FROM THE BANKS.	Worcester.	Amherst.	Northampton.	Hampshire Manufac.	Greenfield.
Capital Stock paid in, ...	$200,000	$100,000	$200,000	$150,000	$150,000
Bills in circulation of five dollars and upwards, ...	70,655	33,220	106,703	88,140	56,190
Bills in circulation less than five dollars, .	9,632	11,366	6,815	8,940	19,494
Net Profits on hand, ...	8,835 60	. . .	12,822 84	3,219 20	12,274 52
Balances due to other Banks, . . .	4,905 14	60	650 80	1,945 20	536 38
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted, . .	61,805 48	7,863 20	18,529 25	7,307 75	6,141 25
Cash deposited bearing interest, . . .	. . .	. . .	. . .	2,200	2,725 62
Total amount due from the Banks, . .	355,833 22	152,509 20	345,520 89	261,752 15	247,361 77
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	8,510 11	3,133 11	9,188 92	8,349 44	7,476 83
Real Estate, ...	. . .	6,816 67	. . .	3,785 30	2,500

Bills of other Banks incorporated in this State, ...	1,322	3,442	2,834	337	. . .
Bills of other Banks incorporated elsewhere,	479	2,402	730 50	25	133
Balances due from other Banks, . . .	32,183 90	16,765 75	42,866 48	13,246 96	22,468 02
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	313,336 22	119,949 67	289,900 99	236,008 45	214,783 92
Total amount of the Resources of the Banks,	355,831 23	152,509 20	345,520 89	261,752 15	247,361 77
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 6,000	. . .	4 pr. ct. 8,000	3½ pr. ct. 5,250	4 pr. ct. 6,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	7,548 69	. . .	12,421 39	3,580 14	12,016 67
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	100	533	1,900	400	. . .
Amount of Debts due and not paid, and considered doubtful, ...	9,433 50	15,981 50	625	1,200	. . .

	SPRINGFIELD.		WESTFIELD.	ADAMS.	LEE.
DUE FROM THE BANKS.	Chicopee.	Springfield.	Hampden.	Adams.	Lee.
Capital Stock paid in, ...	$200,000	$250,000	$100,000	$200,000	$100,000
Bills in circulation of five dollars and upwards, ...	133,263	106,580	116,075	39,930	68,485
Bills in circulation less than five dollars, .	27,066	24,550	18,779	13,942	20,681
Net Profits on hand, ...	8,703 35	29,191 37	5,870 54	11,189 58	2,288 46
Balances due to other Banks, . . .	937 93	. . .	842 08	18,997 31	3,029 13
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted, . .	22,344 39	32,539 81	15,586 14	1,742 80	7,360 57
Cash deposited bearing interest, . . .	5,000	32,824 21	. . .	1,220	. . .
Total amount due from the Banks, . .	397,314 67	475,685 39	257,152 76	287,021 69	201,844 16
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	7,146 03	9,065 80	5,749 23	4,283 53	3,120 65
Real Estate, ...	8,666 07	6,200	3,723 26	9,464	2,307 36

Bills of other Banks incorporated in this State, ...	26,663 13	4,000	14	1,213	994
Bills of other Banks incorporated elsewhere,	174 25	889	416	1,093	956
Balances due from other Banks, . . .	35,505 43	16,434 31	82,668 86	4,581 34	47,763 24
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	319,159 76	439,096 28	164,581 41	266,386 82	146,702 91
Total amount of the Resources of the Banks,	397,314 67	475,685 39	257,152 76	287,021 69	201,844 16
Rate and amount of the last Semi-annual Dividend, ...	4 pr. ct. 8,000	5 pr. ct. 12,500	3 pr. ct. 3,000	3 pr. ct. 6,000	3½ pr. ct. 3,500
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	7,852 99	41,500 12	5,983 26	5,960 45	3,034 94
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	. . .	2,500	950	3,000	900
Amount of Debts due and not paid, and considered doubtful, ...	800	. . .	5,350	2,986	. . .

	PITTSFIELD.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
DUE FROM THE BANKS.	Agricultural.	Housatonic.	Neponset.	Dedham.	Dorchester & Milton.
Capital Stock paid in, ...	$150,000	$100,000	$100,000	$150,000	$100,000
Bills in circulation of five dollars and upwards, ...	72,155	50,920	20,340	56,168	26,530
Bills in circulation less than five dollars, .	20,590	16,910	10,627	17,915	6,843
Net Profits on hand, ...	20,013 44	6,888 38	282 13	18,976 80	9,303 91
Balances due to other Banks, ...	530 95	1,910 81	. . .	1,867 39	1,697 13
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted, . .	27,377 88	5,283 05	6,562 57	27,823 22	20,567 71
Cash deposited bearing interest, . . .	. . .	200	. . .	. . .	. . .
Total amount due from the Banks, . .	290,667 27	182,112 24	137,811 70	272,750 41	164,941 75
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	9,287 23	10,346 03	2,903 45	5,246 26	4,046 25
Real Estate, ...	1,459 41	2,305 53	2,433 60	2,857 71	. . .

Bills of other Banks incorporated in this State, ...	2,428	. . .	215	296	1,309
Bills of other Banks incorporated elsewhere,	2,659	427	102	46	130
Balances due from other Banks, . . .	67,576 93	29,922 04	9,203 10	5,601 51	5,000
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	207,256 70	139,111 64	122,954 55	258,702 93	154,456 50
Total amount of the Resources of the Banks,	290,667 27	182,112 24	137,811 70	272,750 41	164,941 75
Rate and amount of the last Semi-annual Dividend, ...	4 pr. ct. 6,000	4 pr. ct. 4,000	3 pr. ct. 3,000	4 pr. ct. 6,000	3½ pr. ct. 3,500
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	19,106 36	11,597 25	1,184 51	18,865 02	8,926 85
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	10,750	2,986 79	4,220	6,996 69	. . .
Amount of Debts due and not paid, and considered doubtful, ...	1,683 91	1,472 87	. . .	561 65	800

	QUINCY.	RANDOLPH.	ROXBURY.		WEYMOUTH.
DUE FROM THE BANKS.	Quincy Stone.	Randolph.	People's.	Winthrop.	Union Bank of Weymouth and Braintree.
Capital Stock paid in,	$100,000	$150,000	$100,000	$100,000	$100,000
Bills in circulation of five dollars and upwards,	51,535	13,160	35,710	16,555	29,935
Bills in circulation less than five dollars,	7,521	7,918	18,860	12,657 75	7,444
Net Profits on hand,	4,296 63	6,230 06	2,274 62	3,354 36	6,328 35
Balances due to other Banks,	. . .	. . .	. . .	. . .	938 98
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted,	15,911 09	5,945 71	28,496 19	5,223 33	6,329 97
Cash deposited bearing interest,	. . .	. . .	250	. . .	. . .
Total amount due from the Banks,	179,263 72	183,253 77	185,590 81	137,790 44	150,976 30
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	7,141 81	6,635 31	2,964 63	3,363 74	2,815 78
Real Estate,	4,650	4,000	. . .	11,998 18	6,314 82

Bills of other Banks incorporated in this State, ...	271	308	2,142	1,835 23	458
Bills of other Banks incorporated elsewhere,	124	213	315 50	. . .	16
Balances due from other Banks, . . .	19,351 19	3,139 85	17,624 18	18,041 24	110 02
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	147,725 72	168,957 61	162,544 50	102,552 05	141,261 68
Total amount of the Resources of the Banks,	179,263 72	183,253 77	185,590 81	137,790 44	150,976 30
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 3,000	3 pr. ct. 4,500	3 pr. ct. 3,000	. . .	3 pr. ct. 3,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,750	3,569 03	2,546 19	. . .	4,063 93
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	4,275	500	4,637 35	15,295	2,800
Amount of Debts due and not paid, and considered doubtful, ...	. . .	411	3,226 91	22,381	1,238 62

	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.
	Wrentham.	Attleborough.	Fairhaven.	Fall River.	Bedford Commercial.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000	$100,000	$200,000	$400,000	$400,000
Bills in circulation of five dollars and upwards, ...	23,040	16,700	44,940	46,750	67,400
Bills in circulation less than five dollars, .	11,121	11,050	9,532 25	11,886	13,182
Net Profits on hand, ...	3,585 93	3,597 94	3,141 13	3,909 81	13,126 41
Balances due to other Banks, . . .	3,578 31	. . .	2,368 85	8,285 93	9,167 93
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted, . .	2,494 66	4,454 79	25,460 27	16,353 82	27,603 76
Cash deposited bearing interest, . . .	. . .	710	. . .	500	. . .
Total amount due from the Banks, . .	193,819 90	136,512 73	285,442 50	487,685 56	530,480 10
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	1,406 52	2,752 18	5,463 80	2,789 69	4,200 46
Real Estate, ...	. . .	6,125 15	5,300	6,000	18,431 41

Bills of other Banks incorporated in this State, ...	530	371	2,208	429	2,670
Bills of other Banks incorporated elsewhere,	207	466	1,478	10,611 34	129 25
Balances due from other Banks, . . .	3,000	12,155 77	7,106 04	2,170 98	19,743 79
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	188,676 38	114,642 63	263,886 66	465,684 55	485,305 19
Total amount of the Resources of the Banks,	193,819 90	136,512 73	285,442 50	487,685 56	530,480 10
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 4,500	3 pr. ct. 3,000	3¼ pr. ct. 6,500	3 pr. ct. 12,000	3 pr. ct. 12,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,585 93	2,898 21	2,537 26	3,199 54	26,148 57
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	8,850 01	7,225	3,094 28	40,092 21	. . .
Amount of Debts due and not paid, and considered doubtful, ...	219 75	100	900	407	6,206 30

	NEW BEDFORD.			PAWTUCKET.	TAUNTON.
DUE FROM THE BANKS.	Marine.	Mechanics.	Merchants.	Pawtucket.	Bristol County.
Capital Stock paid in, ...	$300,000	$200,000	$400,000	$100,000	$200,000
Bills in circulation of five dollars and upwards, ...	45,450	37,140	61,270	14,690	34,937
Bills in circulation less than five dollars, .	9,606	4,096	13,908	3,394	17,397 25
Net Profits on hand, ...	5,783 68	269 66	9,470 02	2,423 06	4,999 70
Balances due to other Banks, . . .	3,277 99	4,223 57	15,664 13	5,179 64	407 02
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted, . .	45,283 74	16,345 45	40,458 77	10,529 08	20,264 67
Cash deposited bearing interest, . . .	7,300	. . .	46,008 68	3,323 63	. . .
Total amount due from the Banks, . .	416,701 41	262,074 68	586,779 60	139,539 41	278,005 64
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	5,188 61	5,741 07	9,696 84	1,067 47	5,567 30
Real Estate, ...	14,203 94	11,227 30	19,500	9,570	7,000

Bills of other Banks incorporated in this State, ...	634	2,294	262	129	1,034
Bills of other Banks incorporated elsewhere,	41	133 50	134	2,361	63
Balances due from other Banks, . . .	20,648 17	7,672 13	34,142 06	5,000	21,073 44
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	375,985 69	235,006 68	523,044 70	121,411 94	243,267 90
Total amount of the Resources of the Banks,	416,701 41	262,074 68	586,779 60	139,539 41	278,005 64
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 9,000	3 pr. ct. 6,000	3 pr. ct. 12,000	3 pr. ct. 3,000	3 pr. ct. 6,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	6,323 93	. . .	8,825 84	1,043 54	4,777 05
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	. . .	. . .	. . .	4,695	4,640
Amount of Debts due and not paid, and considered doubtful, ...	2,684 41	1,259 34	. . .	. . .	1,684 66

	TAUNTON.		DUXBURY.	E. BRIDGEWAT'R.	HINGHAM.
DUE FROM THE BANKS.	Cohannet.	Taunton.	Duxbury.	East Bridgewater.	Hingham.
Capital Stock paid in,	$200,000	$250,000	$100,000	$100,000	$150,000
Bills in circulation of five dollars and upwards,	34,040	35,660	38,294	16,445	61,714
Bills in circulation less than five dollars,	16,062 50	28,406 25	14,604	10,043	12,586
Net Profits on hand,	14,112 02	9,224 06	2,958 04	2,923 17	3,375 02
Balances due to other Banks,	7,988 79	5,549 42	. . .	200	. . .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted,	25,917 21	23,645 79	2,638 30	3,805 31	17,946 82
Cash deposited bearing interest,	16,143 61	21,531 57	. . .	. . .	. . .
Total amount due from the Banks,	314,243 14	374,017 09	158,494 34	133,416 48	245,621 84
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	5,759 10	1,727 07	5,648 98	1,239 52	5,231 37
Real Estate,	8,031 77	5,000	6,000	4,614 61	9,580 86

Bills of other Banks incorporated in this State, ...	1,273	17 50	793	715	1,138
Bills of other Banks incorporated elsewhere,	104	3,379 50	26	213	66
Balances due from other Banks, . . .	4,135 66	8,107 15	20,807 96	5,673 46	9,697 15
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	295,039 61	355,785 87	125,218 40	120,960 89	219,908 46
Total amount of the Resources of the Banks,	314,343 14	374,017 09	158,494 34	133,416 48	245,621 84
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 6,000	3½ pr. ct. 8,750	2½ pr. ct. 2,500	3 pr. ct. 3,000	3 pr. ct. 4,500
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	21,778 77	9,295 37	1,683 63	1,047 28	3,368 53
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	5,430	. . .	15,722	20,415	3,490
Amount of Debts due and not paid, and considered doubtful, ...	6,200	2,063	1,641 75	7,500	7,762

	PLYMOUTH.		WAREHAM.	FALMOUTH.	YARMOUTH.
DUE FROM THE BANKS.	Old Colony.	Plymouth.	Wareham.	Falmouth.	Barnstable.
Capital Stock paid in, ...	$100,000	$100,000	$100,000	$100,000	$150,000
Bills in circulation of five dollars and upwards, ...	60,255	33,500	17,545	51,430	95,175
Bills in circulation less than five dollars, .	13,443	8,158	5,277	6,315	7,609
Net Profits on hand, ...	2,300 15	10,497 44	2,592 21	709 86	3,541 87
Balances due to other Banks, . . .	180 68	185 32	214 31	. . .	. . .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted, . .	19,609 46	22,496 54	6,577 67	1,981 34	3,173 88
Cash deposited bearing interest, . . .	9,418 33	9,000	. . .	5,356	7,939 88
Total amount due from the Banks, . .	205,206 62	183,837 30	132,206 19	165,792 20	267,439 63
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	4,784 79	3,154 90	3,682 72	4,119 65	5,886 14
Real Estate, ...	3,000	3,000	2,571 86	4,710 81	2,500

Bills of other Banks incorporated in this State, ...	7,328	3,484	530	432	52
Bills of other Banks incorporated elsewhere,	. . .	. . .	502	77	1,055
Balances due from other Banks, . . .	39,293 07	25,448 70	9,291 62	29,610 10	22,555 13
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	150,800 76	148,749 70	115,627 99	126,851 64	235,391 36
Total amount of the Resources of the Banks,	205,206 62	183,837 30	132,206 19	165,792 20	267,439 63
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 3,000	4 pr. ct. 4,000	3 pr. ct. 3,000	2½ pr. ct. 2,500	3½ pr. ct. 5,250
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	1,713 07	9,903 77	2,220 09	640 05	2,915 63
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	2,400	. . .	. . .	5,450	8,907
Amount of Debts due and not paid, and considered doubtful, ...	. . .	467	2,041 50	2,450	623

	NANTUCKET.				
DUE FROM THE BANKS.	Citizens.	Manuf. & Mechanics.	Pacific.		
Capital Stock paid in,	$100,000	$100,000	$200,000		
Bills in circulation of five dollars and upwards,	16,250	46,445	50,350		
Bills in circulation less than five dollars,	6,670 50	11,293	12,257 25		
Net Profits on hand,	394 17	947 57	23,292 59		
Balances due to other Banks,	11,602 51	2,753 46	20,770 04		
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted,	10,560 97	18,439 68	55,306 27		
Cash deposited bearing interest,	21,521 40	14,351 95	49,843 19		
Total amount due from the Banks,	166,999 55	194,230 66	411,819 34		
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	2,879 53	5,445 43	10,247 34		
Real Estate,	9,267 38	7,893 42	20,845 79		

Bills of other Banks incorporated in this State, ...	2,841 50	591 75	960
Bills of other Banks incorporated elsewhere,	22	226 75	. . .
Balances due from other Banks, . . .	1,897 68	35,636 38	25,371 60
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	150,091 46	144,436 93	354,394 61
Total amount of the Resources of the Banks,	166,999 55	194,230 66	411,819 34
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 3,000	3 pr. ct. 3,000	3 pr. ct. 6,000
Amount of Reserved Profits at the time of declaring the last Dividend, ...	449 36	. . .	23,570 42
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	18,650	100	. . .
Amount of Debts due and not paid, and considered doubtful, ...	. . .	15,000	17,000

AGGREGATE.

DUE FROM THE BANKS.	27 Banks in Boston.	91 Banks out of Boston.	Total—118 Banks.
Capital Stock paid in,	$18,435,600 63	$16,050,000	$34,485,600 63
Bills in circulation of five dollars and upwards,	2,166,006	4,241,466	6,407,472
Bills in circulation less than five dollars,	336,839	1,131,011 50	1,467,850 50
Net Profits on hand,	1,183,570 65	572,200 97	1,755,771 62
Balances due to other Banks,	2,150,352 78	277,668 91	2,428,021 69
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, bills in circulation, profits and balances due to other Banks excepted,	3,059,632 69	1,707,777 81	4,767,410 50
Cash deposited bearing interest,	1,310,919 40	650,388 52	1,961,307 92
Total amount due from the Banks,	28,642,921 15	24,630,119 21	53,273,040 36
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking Houses,	1,272,266 96	566,006 03	1,838,272 99
Real Estate,	648,971 56	492,623 90	1,141,595 46

Bills of other Banks incorporated in this State, ...	1,187,465 04	173,717 50	1,361,182 54
Bills of other Banks incorporated elsewhere, . .	149,482 75	41,405 79	190,888 54
Balances due from other Banks, ...	2,281,712 93	1,491,746 05	3,773,458 98
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . .	23,103,021 91	21,864,727 59	44,967,749 50
Total amount of the Resources of the Banks, . .	28,642,921 15	24,630,217 86	53,273,139 01
Amount of the last Semi-annual Dividend, . .	528,000	493,895	1,021,895
Amount of Reserved Profits at the time of declaring the last Dividend, ...	972,644 97	543,680 37	1,516,325 34
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	525,925 07	758,909 39	1,284,834 46
Amount of Debts due and not paid, and considered doubtful, ...	607,484 92	287,497 24	894,982 16

Aggregate of the Dividends of the Banks in Boston, a fraction over 2 86-100 per cent.

Aggregate of the Dividends of the Banks out of Boston, a fraction short of 3 8-100 per cent.

Aggregate of the Dividends of all the Banks, a fraction over 2 96-100 per cent.

NOTES.

The City and Globe Banks, in Boston, returned in addition to their Capital Stock paid in, the amount borrowed by them from the State, viz. the City, $100,000, and the Globe, $54,000. These sums are transferred to the column of "Cash deposited bearing interest," and are included in it.

The North and State Banks, in Boston, state that the whole of the amounts in their respective columns of "Cash deposited bearing interest," are loans from the State Treasury.

The Hancock Bank, in Boston, state that $64,399 37 has been deducted from their Capital Stock, and carried to Profit and Loss account.

The Leicester Bank, in Leicester, does not distinguish the "Bills in circulation of five dollars and upwards," from "Bills in circulation less than five dollars,"—and the amount is placed in the first-mentioned column.

The Cohannet Bank, in Taunton, gives the state of the Bank on the second Saturday of November, instead of the first Saturday, as required by law and by the requisition of the Governor.

[In October, eighteen hundred and thirty-eight, the Banks embraced in this Abstract presented the following aggregates, viz.—Capital Stock paid in, $34,030,000; Bills in circulation of five dollars and upwards, $7,644,075 25; Bills in circulation less than five dollars, $1,743,666 75; Net Profits on hand, $1,885,364 18; Balances due to other Banks, $3,523,445 26; Cash deposited, &c. not bearing interest, $7,115,500 84; Cash deposited bearing interest, $2,404,924 73; Due from the Banks, $58,330,777; Gold, Silver, &c. in Banks, $2,391,290 10; Real Estate, $1,066,327 21; Bills of Banks in this State, $2,135,349 09; Bills of Banks elsewhere, $200,616 29; Balances due from other Banks, $5,026,340 07; Due to the Banks, excepting balances, $47,506,252 96; Total Resources of the Banks, $58,330,776 86; Amount of the last Semi-annual Dividend, $1,015,650; Amount of Reserved Profits, $1,662,384 85; Debts secured by pledge of Stock, $1,769,140 52; Debts due and considered doubtful, $783,061 71.]

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Uxbridge,	32
Waltham,	28
Ware,	34
Wareham,	48
Westfield,	36
Weymouth,	40
Worcester,	32 to 34
Wrentham,	42
Yarmouth,	48

BANK ABSTRACT

FOR OCTOBER,

1840.

ABSTRACT

EXHIBITING THE CONDITION OF THE

BANKS IN MASSACHUSETTS,

ON THE

FIRST SATURDAY OF OCTOBER,

1840:

PREPARED FROM OFFICIAL RETURNS,

BY

JOHN P. BIGELOW,

Secretary of the Commonwealth.

Boston:
DUTTON AND WENTWORTH, STATE PRINTERS.
.....
1840.

☞ The official Circular, requiring returns from the Banks, was issued by direction of the Governor, on the first day of November, and had reference to their condition on the first Saturday of the preceding month. Returns were accordingly received, (and are embraced in the Abstract,) from all the Banks in the State.

BOSTON.

DUE FROM THE BANKS.	Atlantic.	Atlas.	Boston.	City.	Columbian.
Capital Stock paid in, . . .	$500,000	$500,000	$600,000	$1,000,000	$500,000
Bills in circulation of five dollars and upwards, ...	116,370	111,455	68,201	136,493	42,000
Bills in circulation less than five dollars, .	9,547	8,878	25,974	19,831	9,586
Net profits on hand, . . .	11,455 19	78,858 10	45,218 70	110,721 54	42,433 13
Balances due to other Banks, . .	39,153 90	67,552 65	5,000	41,043 58	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	109,572 32	198,787 51	410,404 34	373,622 39	226,422 90
Cash deposited bearing interest, . .	69,530	9,060 65	24,235 14	228,273 23	11,000
Total amount due from the Banks, .	855,628 41	974,591 91	1,179,033 18	1,909,984 74	831,442 03
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, . .	37,759 45	68,314 03	88,579 46	42,130 05	25,979 86

Real Estate, ...	44,004 40	. .	50,000	31,624 68	. .
Bills of other Banks incorporated in this State, ...	44,735	36,823	32,567	86,949	35,447
Bills of other Banks incorp'd elsewhere, .	. .	. .	. .	1,000	. .
Balances due from other Banks, . .	50,653 83	51,498 53	66,798 03	139,915 77	96,569 90
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, ...	678,475 73	817,956 35	941,088 69	1,608,365 24	673,445 27
Total amount of the Resources of the Banks, ...	855,628 41	974,591 91	1,179,033 18	1,909,984 74	831,442 03
Rate and amount of the last Semi-annual Dividend, ...	. .	2 p. c. 10,000	3½ p.c. 21,000	3 p. c. 30,000	3 p. c. 15,000
Amount of Reserved Profits at the time of declaring the last Dividend, . .	46,709 90	78,858 10	29,948 98	111,339 55	51,466 03
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	4,522	8,825	400	10,200	600
Amount of Debts due and unpaid, and considered doubtful, . . .	. .	73,000	6,000	92,500	2,972

BOSTON.

DUE FROM THE BANKS.	Eagle.	Freeman's.	Globe.	Granite.	Hamilton.
Capital Stock paid in,	$500,000	$150,000	$1,000,000	$500,000	$500,000
Bills in circulation of five dollars and upwards,	135,130	69,760	138,685	141,380	113,853
Bills in circulation less than five dollars,	14,910	17,343	13,939	20,757	27,037
Net profits on hand,	58,686 68	11,439 65	55,110 22	17,200 88	45,971 41
Balances due to other Banks,	138,971 48	. .	436,652 03	22 59	67,454 21
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	377,057 63	64,896 10	285,700 71	110,017 93	185,125 20
Cash deposited bearing interest,	207,014 91	. .	54,000	. .	10,000
Total amount due from the Banks,	1,431,770 70	313,438 75	1,984,086 96	789,378 40	949,440 82
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	52,933 75	14,082 10	132,053 94	73,091 37	69,919 38

Real Estate,	. .	. .	30,000	. .	. .
Bills of other Banks incorporated in this State,	126,859	9,416	130,603	19,092	82,327
Bills of other Banks incorp'd elsewhere,	. .	118	. .	. .	. .
Balances due from other Banks,	130,000	44,652 14	173,295 28	16,756 78	67,394 02
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,121,977 95	245,170 51	1,518,134 74	680,438 25	729,800 42
Total amount of the Resources of the Banks,	1,431,770 70	313,438 75	1,984,086 96	789,378 40	949,440 82
Rate and amount of the last Semi-annual Dividend,	3 p. c. 15,000	3 p. c. 4,500	3 p. c. 30,000	2½ p. c. 12,500	3 p. c. 15,000
Amount of Reserved Profits at the time of declaring the last Dividend,	40,593 94	5,000	55,110 22	4,017 28	18,898 37
Amount of Debts due to each Bank, secured by pledge of its Stock,	5,970	40,408	7,300	12,975	600
Amount of Debts due and unpaid, and considered doubtful,	7,362	. .	. .	. .	. .

BOSTON.

DUE FROM THE BANKS.	Market.	Massachusetts.	Mechanics.	Merchants.	New England.
Capital Stock paid in, . . .	$800,000	$800,000	$150,000	$2,000,000	$1,000,000
Bills in circulation of five dollars and upwards, ...	79,085	76,444	50,730	566,910	74,000
Bills in circulation less than five dollars, .	14,529	11,650	21,105	510	15,451
Net Profits on hand, . . .	45,684 32	20,848 64	6,906 68	170,530 72	133,752 79
Balances due to other Banks, . .	2,158 75	24,541 56	. .	483,424 81	63,498 18
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	107,868 90	220,573 84	11,295 67	787,607 52	79,163 92
Cash deposited bearing interest, . .	. .	. .	. .	35,955 45	58,939 91
Total amount due from the Banks, .	1,049,325 97	1,154,058 04	240,037 35	4,044,938 50	1,424,805 80
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, . .	47,341 26	77,519 80	8,817 08	525,455 12	55,601 29

Real Estate,	. .	71,792 44	14,000	107,250	20,000
Bills of other Banks incorporated in this State,	18,316	85,320	500	265,780	22,110
Bills of other Banks incorp'd elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks,	45,062 62	1,633 72	12,051 28	323,275 94	222,561 59
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	938,606 09	917,792 08	204,668 99	2,823,177 44	1,104,532 92
Total amount of the Resources of the Banks,	1,049,325 97	1,154,058 04	240,037 35	4,044,938 50	1,424,805 80
Rate and amount of the last Semi-annual Dividend,	. .	2½ p. c. 20,000	3 p. c. 4,500	3½ p. c. 70,000	3 p. c. 30,000
Amount of Reserved Profits at the time of declaring the last Dividend,	. .	9,300 13	2,323 23	170,530 72	81,000
Amount of Debts due to each Bank, secured by pledge of its Stock,	20,146	12,750	34,450	38,239 67	2,000
Amount of Debts due and unpaid, and considered doubtful,	285,684 32	1,598 42	2,700	18,000	43,031 45

BOSTON.

DUE FROM THE BANKS.	North.	Shawmut.	Shoe & Lea. Dealers.	South.	State.
Capital Stock paid in,	$750,000	$500,000	$500,000	$500,000	$1,800,000
Bills in circulation of five dollars and upwards,	100,815	140,450	88,150	28,396	214,248
Bills in circulation less than five dollars,	13,924	14,345	19,000	18,806	22,136
Net profits on hand,	19,642 34	31,850 98	45,766 58	1,036 72	19,707 83
Balances due to other Banks,	36,566 23	97,818 87	76,996 65	39,241 92	170,000
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	173,946 97	130,249 33	90,057 07	39,541 48	247,847 44
Cash deposited bearing interest,	17,000	. .	16,500	15,000	39,000
Total amount due from the Banks,	1,111,894 54	914,714 18	836,470 30	642,022 12	2,512,939 27
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	29,252 86	29,088 63	47,704 27	14,491 33	181,664 83

Real Estate,	20,625 06	. .	. .	3,027 03	. .
Bills of other Banks incorporated in this State,	40,988	48,277	46,672 58	32,557	114,359
Bills of other Banks incorp'd elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks,	15,188 04	94,495 55	77,273 20	14,469 02	121,808 14
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,005,840 58	742,853	664,820 25	577,477 74	2,095,107 31
Total amount of the Resources of the Banks,	1,111,894 54	914,714 18	836,470 30	642,022 12	2,512,939 27
Rate and amount of the last Semi-annual Dividend,	3 p. c. 22,500	3 p. c. 15,000	3½ p. c. 17,500	2 p. c. 10,000	2¾ p. c. 49,500
Amount of Reserved Profits at the time of declaring the last Dividend,	19,642 34	24,628 36	35,458 56	1,036 72	120,357 77
Amount of Debts due to each Bank, secured by pledge of its Stock,	44,216 50	5,773 50	5,000	65,835 46	117,205 70
Amount of Debts due and unpaid, and considered doubtful,	25,551 40	23,567 33	5,000	5,000	. .

BOSTON.

DUE FROM THE BANKS.	Suffolk.	Traders.	Tremont.	Union.	Washington.
Capital Stock paid in,	$1,000,000	$500,000	$500,000	$800,000	$500,000
Bills in circulation of five dollars and upwards,	155,850	107,200	95,735	113,020	84,384
Bills in circulation less than five dollars,	19,243	23,271	5,787	3,183	16,708
Net profits on hand,	82,911 75	39,568 79	12,759 84	29,607 56	11,184 34
Balances due to other Banks,	1,831,580 33	78,541 09	37,466 89	27,894 60	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	239,320 17	121,175 62	181,267 16	243,432 16	135,254 82
Cash deposited bearing interest,	. .	1,533 48	. .	18,998 95	. .
Total amount due from the Banks,	3,328,905 25	871,289 98	833,015 89	1,236,136 27	747,531 16
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	602,114 36	33,402 46	37,796 57	61,612 90	21,838 40

Real Estate,	56,883 86	. .	52,051 49	128,178 40	33,329 72
Bills of other Banks incorporated in this State,	234,594	15,233	48,353	41,871	18,070
Bills of other Banks incorp'd elsewhere,	204,221 25	. .	. .	. .	. .
Balances due from other Banks,	461,280 47	77,759 06	70,412 02	48,243 09	21,475
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,769,811 31	744,895 46	624,402 81	956,230 88	625,818 04
Total amount of the Resources of the Banks,	3,328,905 25	871,289 98	833,015 89	1,236,136 27	747,531 16
Rate and amount of the last Semi-annual Dividend,	4 p. c. 40,000	3 p. c. 15,000	3 p. c. 15,000	3 p. c. 24,000	2¾ p. c. 13,750
Amount of Reserved Profits at the time of declaring the last Dividend,	69,014 52	24,581 89	12,759 84	29,607 56	10,662 72
Amount of Debts due to each Bank, secured by pledge of its Stock,	25,700	21,339 64	14,000	25,100	7,596
Amount of Debts due and unpaid, and considered doubtful,	52,441 01	8,891 51	4,809 40	730 13	3,270

	ANDOVER.		BEVERLY.	DANVERS.	
DUE FROM THE BANKS.	Andover.	Essex.	Beverly.	Danvers.	Village.
Capital Stock paid in, . . .	$250,000	$100,000	$125,000	$150,000	$120,000
Bills in circulation of five dollars and upwards, ...	37,555	40,700	51,664	25,910	17,220
Bills in circulation less than five dollars, .	6,553	6,400	5,394	6,511	7,712
Net profits on hand, . . .	10,515 72	4,851 63	10,555 97	6,496 83	4,746 41
Balances due to other Banks, . .	. .	. .	715 74	506 19	4,457 64
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	6,469 65	2,217 39	22,054 12	17,994 65	5,214 59
Cash deposited bearing interest, . .	3,366 57	. .	. .	24,436 36	. .
Total amount due from the Banks, .	312,459 94	154,169 02	215,383 83	231,855 03	159,350 64
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, . .	11,168 73	1,578 71	13,624 53	5,054 77	4,490 39

Real Estate, ...	6,000	1,300	. .	4,900	5,277 60
Bills of other Banks incorporated in this State, ...	1,623	565 75	1,546 79	2,802 39	1,834 91
Bills of other Banks incorp'd elsewhere,	176	. .	133	. .	198
Balances due from other Banks, . .	11,906 71	10,401 70	22,462 28	8,049 39	17,629 84
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, ...	281,585 50	140,322 86	177,617 23	211,048 48	129,919 90
Total amount of the Resources of the Banks, ...	312,459 94	154,169 02	215,383 83	231,855 03	159,350 64
Rate and amount of the last Semi-annual Dividend, ...	. .	3 p. c. 3,000	3 p. c. 3,750	3 p. c. 4,500	3 p. c. 3,600
Amount of Reserved Profits at the time of declaring the last Dividend, . .	9,957 53	1,347	6,354 84	708 07	546 41
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	8,650	7,417	5,075	3,100	800 00
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	2,000	500	584

	DANVERS.	GEORGETOWN.	GLOUCESTER.	HAVERHILL.	
DUE FROM THE BANKS.	Warren.	Manufacturers.	Gloucester.	Haverhill.	Merrimack.
Capital Stock paid in, . . .	$150,000	$100,000	$200,000	$100,000	$360,000
Bills in circulation of five dollars and upwards, ...	32,705	11,265	75,554	20,615	37,600
Bills in circulation less than five dollars, .	9,959 75	9,615	12,186	6,743 75	12,661
Net profits on hand, . . .	5,000 88	4,854 03	11,771 92	7,436 99	17,297 35
Balances due to other Banks, . .	602 86	1,219 37	641 83	1,100 19	1,079 16
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	. .	1,004 94	28,232 69	4,861 18	2,021 05
Cash deposited bearing interest, . .	35,612 17	. .	. .	. .	. .
Total amount due from the Banks, .	233,480 66	127,958 34	328,386 44	140,757 11	430,658 56
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, . .	3,310 23	4,530 95	14,963 83	3,510 79	6,013 60

Real Estate,	395 40	1,200	12,926 69	7,000	5,900
Bills of other Banks incorporated in this State,	13,660 30	. .	305	1,367	3,607
Bills of other Banks incorp'd elsewhere,	128	. .	125	25	377
Balances due from other Banks,	31,548 94	8,497 95	55,734 31	17,533 66	70,343 45
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	184,437 79	113,729 44	244,331 61	111,320 66	344,417 51
Total amount of the Resources of the Banks,	233,480 66	127,958 34	328,386 44	140,757 11	430,658 56
Rate and amount of the last Semi-annual Dividend,	2½ p. c. 3,750	3 p. c. 3,000	3½ p. c. 7,000	3 p. c. 3,000	2 p. c. 7,200
Amount of Reserved Profits at the time of declaring the last Dividend,	1,084 98	660 82	6,478 99	4,232 99	7,168 07
Amount of Debts due to each Bank, secured by pledge of its Stock,	10,420	. .	25,152	. .	31,860
Amount of Debts due and unpaid, and considered doubtful,	900	570	1,057 10	2,500	11,000

	IPSWICH.	LYNN.	MARBLEHEAD.		NEWBURYPORT.
DUE FROM THE BANKS.	Ipswich.	Lynn Mechanics.	Grand.	Marblehead.	Mechanics.
Capital Stock paid in, . . .	$100,000	$250,000	$125,000	$120,000	$200,000
Bills in circulation of five dollars and upwards,.	21,374	48,681	32,680	55,730	30,000
Bills in circulation less than five dollars, .	5,464	15,000	6,634	6,211	7,863 50
Net profits on hand, . . .	14,237 71	2,406 34	3,383 97	. .	2,304 84
Balances due to other Banks, . .	884 79	8,327 35	. .	. .	2,018 87
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	6,563 60	8,646 38	20,513 67	18,047 66	30,220 44
Cash deposited bearing interest, . .	4,816 79	4,782	. .	. .	. .
otal amount due from the Banks, .	153,340 89	337,843 07	188,211 64	199,988 66	272,407 65
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, . .	3,621 82	7,199 66	5,280 43	6,137 57	6,838 11

Real Estate,	. .	10,000	9,192	8,000	9,000
Bills of other Banks incorporated in this State,	1,703	2,538	1,551	226	1,404
Bills of other Banks incorp'd elsewhere,	. .	. .	. .	. .	128
Balances due from other Banks,	10,212 28	7,103 39	28,055 36	24,340 52	10,909 21
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	137,803 79	311,002 02	144,132 85	161,284 57	244,128 33
Total amount of the Resources of the Banks,	153,340 89	337,843 07	188,211 64	199,988 66	272,407 65
Rate and amount of the last Semi-annual Dividend,	. .	3 p. c. 7,500	2 p. c. 2,500	3 p. c. 3,600	2½ p. c. 5,000
Amount of Reserved Profits at the time of declaring the last Dividend,	1,009 52	2,564 13	317 43	. .	2,304 84
Amount of Debts due to each Bank, secured by pledge of its Stock,	1,522	13,058 86	7,740	2,100	12,457
Amount of Debts due and unpaid, and considered doubtful,	14,000	2,957 44	7,000	. .	2,200

	NEWBURYPORT.			SALEM.	
DUE FROM THE BANKS.	Merchants.	Newburyport.	Ocean.	Asiatic.	Commercial.
Capital Stock paid in,	$300,000	$100,000	$200,000	$200,000	$200,000
Bills in circulation of five dollars and upwards,	47,680	53,280	40,500	45,842	31,040
Bills in circulation less than five dollars,	14,734	24,956	16,408	9,245	8,922
Net profits on hand,	9,122 69	5,329 68	12,716 89	14,847 02	15,470 22
Balances due to other Banks,	5,703 60	. .	. .	14,567 13	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	47,414 38	10,180 41	32,462 67	59,788 74	10,556 37
Cash deposited bearing interest,	. .	. .	200	. .	28,606 10
Total amount due from the Banks,	424,654 67	193,746 09	302,287 56	344,289 89	294,594 69
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	14,810 91	3,759 88	5,825 28	12,245 53	5,143 20

Real Estate, ...	9,918 22	3,124 38	6,342 15	. .	4,500
Bills of other Banks incorporated in this State, ...	2,891	705	3,090 56	9,000	3,961 15
Bills of other Banks incorp'd elsewhere,	71	196	180	746	9
Balances due from other Banks, . .	42,035 02	10,471 61	34,024 23	43,871 15	5,724 89
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, ...	354,928 52	175,489 22	252,825 34	278,427 21	275,256 45
Total amount of the Resources of the Banks, ...	424,654 67	193,746 09	302,287 56	344,289 89	294,594 69
Rate and amount of the last Semi-annual Dividend, ...	2 p. c. 6,000	2 p. c. 2,000	3 p. c. 6,000	86 cts. a share, 6,020	3 p. c. 6,000
Amount of Reserved Profits at the time of declaring the last Dividend, . .	7,399 56	353 13	2,650	7,581 77	8,288 92
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	15,334	10,624	24,605	850	7,793
Amount of Debts due and unpaid, and considered doubtful, ...	7,376	700	6,500	. .	. .

SALEM.

DUE FROM THE BANKS.	Exchange.	General Interest.	Mercantile.	Merchants.	Naumkeag.
Capital Stock paid in, . . .	$200,000	$400,000	$200,000	$400,000	$500,000
Bills in circulation of five dollars and upwards, ...	15,115	15,737	32,670	58,154	49,970
Bills in circulation less than five dollars, .	5,882	4,859	9,928	19,016	16,040
Net Profits on hand, . . .	9,870 02	23,873 50	7,436 46	3,343 34	24,321 90
Balances due to other Banks, . .	. .	. .	152 18	1,782 22	7,519 02
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	19,744 69	113,498 30	30,446 28	43,295 93	580 50
Cash deposited bearing interest, . .	. .	. .	31,100	. .	138,237 82
Total amount due from the Banks, .	250,611 71	557,967 80	311,732 92	525,591 49	736,669 24
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, . .	3,201 82	7,635 07	6,138 03	12,619 67	18,931 15

Real Estate,	4,000	. .	39,569 29	. .	. .
Bills of other Banks incorporated in this State,	1,190 97	23,525	8,682	5,797	23,297 26
Bills of other Banks incorp'd elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks,	9,681 65	5,000	15,660 16	16,542 27	5,235 69
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	232,537 27	521,807 73	241,683 44	490,632 55	690,205 14
Total amount of the Resources of the Banks,	250,611 71	557,967 80	311,732 92	525,591 49	736,669 69
Rate and amount of the last Semi-annual Dividend,	3 p. c. 6,000	3 p. c. 12,000	3 p. c. 6,000	2¾ p. c. 11,000	3 p. c. 15,000
Amount of Reserved Profits at the time of declaring the last Dividend,	3,060 31	11,979 59	1,844 40	3,343 34	8,439 37
Amount of Debts due to each Bank, secured by pledge of its Stock,	2,650	31,540	13,910	16,977	8,446 33
Amount of Debts due and unpaid, and considered doubtful,	. .	. .	1,391	. .	14,148

	SALEM.	SALISBURY.	BRIGHTON.	CAMBRIDGE.	
DUE FROM THE BANKS.	Salem.	Powow River.	Brighton.	Cambridge.	Charles River.
Capital Stock paid in,	$250,000	$100,000	$200,000	$100,000	$100,000
Bills in circulation of five dollars and upwards,	25,155	46,895	111,545	47,755	37,920
Bills in circulation less than five dollars,	4,894	18,471	14,900	7,620	8,541
Net profits on hand,	7,149 51	10,009 44	6,111 33	2,456 13	5,626 31
Balances due to other Banks,	. .	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	30,074 13	16,893 53	34,335 62	13,556 21	26,458 73
Cash deposited bearing interest,	20,010 14	. .	. .	5,160	. .
Total amount due from the Banks,	337,282 78	192,268 97	366,891 95	176,547 34	178,546 04
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	4,574 75	5,446 51	9,906 20	2,983 51	9,334 92

Real Estate, ...	1,000	1,654 30	3,526 86	9,735 46	. .
Bills of other Banks incorporated in this State, ...	2,214	144	912	1,658	10
Bills of other Banks incorp'd elsewhere,	. .	3	122	221	1
Balances due from other Banks, . .	12,012 75	12,077 28	15,890 43	20,089 77	13,794 84
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, ...	317,481 28	172,943 88	336,534 46	141,859 60	155,405 28
Total amount of the Resources of the Banks, ...	337,282 78	192,268 97	366,891 95	176,547 34	178,546 04
Rate and amount of the last Semi-annual Dividend, ...	2¾ p. c. 6,875	3 p. c. 3,000	4 p. c. 8,000	2½ p. c. 2,500	3 p. c. 3,000
Amount of Reserved Profits at the time of declaring the last Dividend, . .	274 51	5,000	6,111 33	456 13	1,307 17
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	5,800	6,501	4,985	12,836	6,950 68
Amount of Debts due and unpaid, and considered doubtful, . . .	. .	2,648	. .	5,203 12	500

	CHARLESTOWN.			CONCORD.	FRAMINGHAM.
DUE FROM THE BANKS.	Bunker Hill.	Charlestown.	Phœnix.	Concord.	Framingham.
Capital Stock paid in, . . .	$150,000	$150,000	$300,000	$100,000	$100,000
Bills in circulation of five dollars and upwards, ...	77,380	20,825	81,105	59,270	66,705
Bills in circulation less than five dollars, .	19,254	10,259	16,010	9,316	12,868
Net profits on hand, . . .	6,543 45	13,858 59	18,340 71	12,187 22	21,599 62
Balances due to other Banks, . .	. .	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	81,154 66	14,853 18	124,762 53	10,158 47	4,421 13
Cash deposited bearing interest, . .	. .	. .	15,000	4,000	. .
Total amount due from the Banks, .	334,332 11	209,795 77	555,218 24	194,931 69	205,593 75
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, . .	11,261 23	3,599 09	14,386 99	3,832 88	6,479 36

Real Estate, ...	20,000	7,280	5,000	2,400	3,000
Bills of other Banks incorporated in this State, ...	1,370	1,479	3,718	726	2,052
Bills of other Banks incorp'd elsewhere,	221	. .	1,685	38	193
Balances due from other Banks, . .	42,033 32	18,738 87	49,406 87	18,580 60	23,125 84
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, ...	259,446 56	178,698 81	481,021 38	169,354 21	170,743 55
Total amount of the Resources of the Banks, ...	334,332 11	209,795 77	555,218 24	194,931 69	205,593 75
Rate and amount of the last Semi-annual Dividend, ...	3½ p. c. 5,250	3 p. c. 4,500	3 p. c. 9,000	3 p. c. 3,000	3 p. c. 3,000
Amount of Reserved Profits at the time of declaring the last Dividend, .	6,543 45	6,262 03	17,951 31	8,894 99	16,764 59
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	6,210	6,110	19,780	7,624 50	1,000
Amount of Debts due and unpaid, and considered doubtful, ...	. .	11,000	767 18	4,087	1,750

	LOWELL.		WALTHAM.	FITCHBURG.	LANCASTER.
DUE FROM THE BANKS.	Lowell.	Rail Road.	Waltham.	Fitchburg.	Lancaster.
Capital Stock paid in, . . .	$250,000	$800,000	$100,000	$100,000	$100,000
Bills in circulation of five dollars and upwards, ...	71,015	244,160	65,945	68,780	20,090
Bills in circulation less than five dollars, .	21,446	68,798	10,118	12,736	6,083
Net profits on hand, . . .	10,399 59	53,438 96	2,674 60	6,926 54	3,626 29
Balances due to other Banks, . .	2,297 63	1,742 85	1 36	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	17,488	25,142 43	10,337 98	6,829 35	1,516 44
Cash deposited bearing interest, . .	10,878 14	16,708 10	. .	. .	. .
Total amount due from the Banks, .	383,524 36	1,209,990 34	189,076 94	195,271 89	131,315 73
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, . .	2,606 26	32,277 58	4,470 06	12,592 89	2,828 87

Real Estate, ...	6,167 69	11,000	5,500	1,300	2,016 39
Bills of other Banks incorporated in this State, ...	2,714	4,651	1,985	652	200
Bills of other Banks incorp'd elsewhere,	92	549	310	434	. .
Balances due from other Banks, . .	33,892 16	19,393 11	14,772 29	37,261 07	11,425 48
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, ...	338,052 25	1,142,119 65	162,039 59	143,031 93	114,844 99
Total amount of the Resources of the Banks, ...	383,524 36	1,209,990 34	189,076 94	195,271 89	131,315 73
Rate and amount of the last Semi-annual Dividend, ...	3 p. c. 7,500	3 p. c. 24,000	3 p. c. 3,000	3 p. c. 3,000	3 p. c. 3,000
Amount of Reserved Profits at the time of declaring the last Dividend, . .	2,855 89	13,077 49	2,663 27	3,063 53	854 88
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	15,607	4,921	4,500	4,950	12,700
Amount of Debts due and unpaid, and considered doubtful, . . .	2,106	121 61	1,525	2,607 37	1,050

	LEICESTER.	MILLBURY.	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.
DUE FROM THE BANKS.	Leicester.	Millbury.	Oxford.	Southbridge.	Blackstone.
Capital Stock paid in, . . .	$100,000	$100,000	$100,000	$100,000	$100,000
Bills in circulation of five dollars and upwards, ...	34,600	17,405	65,075	21,955	20,515
Bills in circulation less than five dollars, .	4,216	7,504 25	9,617	7,028	15,187 50
Net profits on hand, . . .	941 93	. .	2,672 18	5,117 38	4,585 04
Balances due to other Banks, . .	. .	889 02	. .	945 31	4,676 72
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	7,282 55	10,933 48	8,507 25	4,320 23	5,570 81
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, .	147,040 48	136,731 75	185,871 43	139,365 92	150,535 07
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, . .	5,100 99	1,990 96	5,968 01	5,044 09	3,727 43

Real Estate,	2,000	954 45	1,888 01	2,600	503 30
Bills of other Banks incorporated in this State,	218	555	776	522	178
Bills of other Banks incorp'd elsewhere,	575	146	640	710	1,908
Balances due from other Banks,	18,956 56	6,548 46	25,094 52	7,810 15	5,532 12
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	120,189 93	126,536 88	151,504 89	122,679 68	138,686 22
Total amount of the Resources of the Banks,	147,040 48	136,731 75	185,871 43	139,365 92	150,535 07
Rate and amount of the last Semi-annual Dividend,	3 p. c. 3,000	. .	3 p. c. 3,000	3 p. c. 3,000	2½ p. c. 2,500
Amount of Reserved Profits at the time of declaring the last Dividend,	941 93	. .	. .	1,897 06	4,585 04
Amount of Debts due to each Bank, secured by pledge of its Stock,	3,776 75	4,824 45	4,759 40	2,650	9,848 41
Amount of Debts due and unpaid, and considered doubtful,	1,618 23	19,147 57	4,359 99	1,050	4,173 21

	WORCESTER.				AMHERST.
DUE FROM THE BANKS.	Central.	Citizens.	Quinsigamond.	Worcester.	Amherst.
Capital Stock paid in, . . .	$100,000	$250,000	$100,000	$200,000	$100,000
Bills in circulation of five dollars and upwards, ...	25,533	50,560	50,615	90,095	18,875
Bills in circulation less than five dollars, .	10,169	19,381	15,019	11,106	8,327
Net profits on hand, . . .	11,725 52	15,234 95	9,516 63	9,869 86	. .
Balances due to other Banks, . .	529 32	594 49	4,415 41	2,526 36	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	15,554 76	25,566 27	31,964 60	55,264 92	7,159 63
Cash deposited bearing interest, . .	. .	. .	2,565	. .	. .
Total amount due from the Banks, .	163,511 60	361,336 71	214,095 64	368,862 14	134,361 63
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, . .	6,148 78	7,834 57	9,743 75	9,850 78	3,107 52

Real Estate,	. .	3,286	. .	. .	6,662 67
Bills of other Banks incorporated in this State,	2,790	329	3,590	3,049	1,650
Bills of other Banks incorp'd elsewhere,	140	69	1,811	747	589
Balances due from other Banks,	19,336 95	11,520 53	24,648 23	27,924 63	11,660 19
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	135,095 87	338,297 61	174,302 66	327,293 93	110,692 25
Total amount of the Resources of the Banks,	163,511 60	361,336 71	214,095 64	368,865 34	134,361 63
Rate and amount of the last Semi-annual Dividend,	3 p. c. 3,000	3 p. c. 7,500	3 p. c. 3,000	3 p. c. 6,000	. .
Amount of Reserved Profits at the time of declaring the last Dividend,	7,950	2,668 04	9,516 63	9,869 86	. .
Amount of Debts due to each Bank, secured by pledge of its Stock,	1,700	16,050	2,670	. .	753
Amount of Debts due and unpaid, and considered doubtful,	359 22	18,945 10	1,627	8,833 50	16,161 50

	NORTHAMPTON.	WARE.	GREENFIELD.	SPRINGFIELD.	
DUE FROM THE BANKS.	Northampton.	Hampshire Manufac.	Greenfield.	Chicopee.	Springfield.
Capital Stock paid in, . . .	$200,000	$150,000	$150,000	$200,000	$250,000
Bills in circulation of five dollars and upwards, ...	113,030	76,785	65,620	163,196	135,200
Bills in circulation less than five dollars, .	13,142	2,664	21,855	33,297	15,820
Net profits on hand, . . .	22,609 32	9,931 74	14,286 57	9,454 03	36,384 42
Balances due to other Banks, . .	30 73	16,819 94	860 11	1,604 11	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	23,806 18	1,883 67	8,176 57	57,096 25	20,426 53
Cash deposited bearing interest, . .	. .	3,906 83	2,618 63	5,000	34,870 81
Total amount due from the Banks, .	372,618 23	261,991 18	263,416 88	469,647 39	492,701 76
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, . .	11,983 94	7,632 14	9,136 89	11,886 10	14,255 54

Real Estate, ...	1,140 17	3,785 30	2,500	8,416 07	6,200
Bills of other Banks incorporated in this State, ...	1,692	3,154	17	10,124	5,040
Bills of other Banks incorp'd elsewhere, .	645	749	. .	2,722	1,059
Balances due from other Banks, . .	62,620 92	13,905 03	49,753 25	103,521 12	19,629 67
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, ...	294,536 20	232,765 71	202,009 74	332,978 10	446,517 55
Total amount of the Resources of the Banks, ...	372,618 23	261,991 18	263,416 88	469,647 39	492,701 76
Rate and amount of the last Semi-annual Dividend, ...	3½ p. c. 7,000	3½ p. c. 5,250	3½ p. c. 5,250	4 p. c. 8,000	4 p. c. 10,000
Amount of Reserved Profits at the time of declaring the last Dividend, . .	11,376 89	4,120 87	9,035 83	7,507 49	37,442 93
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	4,550	1,500	. .	1,500	13,250
Amount of Debts due and unpaid, and considered doubtful, . . .	. .	1,700	. .	1,200	. .

	WESTFIELD.	ADAMS.	LEE.	PITTSFIELD.	STOCKBRIDGE.
DUE FROM THE BANKS.	Hampden.	Adams.	Lee.	Agricultural.	Housatonic.
Capital Stock paid in,	$100,000	$200,000	$100,000	$150,000	$100,000
Bills in circulation of five dollars and upwards,	96,795	37,210	28,885	90,830	47,268
Bills in circulation less than five dollars,	22,971	16,653	16,837	23,246	15,150
Net profits on hand,	10,820 26	6,747 68	1,167 32	26,240 11	6,917 49
Balances due to other Banks,	526 98	289 97	3,369 12	936 47	212 20
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	23,900 25	3,216 56	7,816 26	31,662 50	6,988 49
Cash deposited bearing interest,	. .	1,220	. .	. .	. .
Total amount due from the Banks,	255,013 49	265,337 21	158,074 70	322,915 08	176,536 18
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	6,626 56	4,307 21	2,176 36	7,327 35	4,831 43

Real Estate, ...	3,723 26	15,014	2,307 36	1,459 41	2,305 53
Bills of other Banks incorporated in this State, ...	1,635	1,469	1,915	12,177	.
Bills of other Banks incorp'd elsewhere,	47	2,467	427	4,281	601
Balances due from other Banks, . .	46,071 15	17,573 95	15,410 76	99,977 20	49,005 72
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, ...	196,910 52	224,506 05	135,838 22	197,693 12	119,792 50
Total amount of the Resources of the Banks, ...	255,013 49	265,337 21	158,074 70	322,915 08	176,536 18
Rate and amount of the last Semi-annual Dividend, ...	. .	3 p. c. 6,000	2½ p. c. 2,500	4 p. c. 6,000	3 p. c. 3,000
Amount of Reserved Profits at the time of declaring the last Dividend, . .	4,604 28	1,410 55	1,427 13	19,360 07	9,645 39
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	5,900	3,000	2,300	12,450	4,000
Amount of Debts due and unpaid, and considered doubtful, . . .	11,056 99	3,885	. .	1,875 45	1,472 87

	CANTON.	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.
DUE FROM THE BANKS.	Neponset.	Dedham.	Dorchester & Milton.	Quincy Stone.	Randolph.
Capital Stock paid in, . . .	$100,000	$150,000	$100,000	$100,000	$150,000
Bills in circulation of five dollars and upwards, ...	27,935	69,688	39,337	45,305	20,405
Bills in circulation less than five dollars, .	14,056	17,395	8,142	9,342	7,386
Net profits on hand, . . .	3,354 18	26,822 21	12,460 46	4,508 65	13,532 06
Balances due to other Banks, . .	7 95	1,084 95	92 50	122 97	159
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	6,772 92	30,221 32	26,073 54	22,370 10	5,497 51
Cash deposited bearing interest, . .	. .	. .	. .	. .	. .
Total amount due from the Banks, .	152,126 05	295,211 48	186,105 50	181,648 72	196,979 57
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, . . .	3,637 95	6,960 94	5,846 78	8,519 96	8,206 86

Real Estate,	2,433 60	2,857 71	. .	4,650	4,000
Bills of other Banks incorporated in this State,	215	907	1,013	1,166	. .
Bills of other Banks incorp'd elsewhere,	15	218	112	50	. .
Balances due from other Banks,	16,384 80	18,330 18	14,389 33	8,968 56	7,628 17
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	129,439 70	265,937 65	164,744 39	158,294 20	177,144 54
Total amount of the Resources of the Banks,	152,126 05	295,211 48	186,105 50	181,648 72	196,979 57
Rate and amount of the last Semi-annual Dividend,	2 p. c. 2,000	4 p. c. 6,000	3 p. c. 3,000	3 p. c. 3,000	3 p. c. 4,500
Amount of Reserved Profits at the time of declaring the last Dividend,	391 06	19,385 94	8,119 59	3,050	5,164 74
Amount of Debts due to each Bank, secured by pledge of its Stock,	3,020	5,619 09	. .	5,325	500
Amount of Debts due and unpaid, and considered doubtful,	243	786 65	137 80	. .	126 22

	ROXBURY.		WEYMOUTH.	WRENTHAM.	ATTLEBORO'.
DUE FROM THE BANKS.	People's.	Winthrop.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleboro'.
Capital Stock paid in,	$100,000	$100,000	$100,000	$150,000	$100,000
Bills in circulation of five dollars and upwards,	33,625	14,735	38,440	29,455	13,520
Bills in circulation less than five dollars,	21,550	15,206	8,985	10,166	11,425 50
Net Profits on hand,	6,733 11	2,404 06	9,040 32	7,066 37	7,751 82
Balances due to other Banks,	. .	. .	900	8,413 71	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	39,804 89	6,826 25	8,535 04	2,499 03	2,673 18
Cash deposited bearing interest,	250	. .	. .	. .	. .
Total amount due from the Banks,	201,963	139,171 31	165,900 36	207,600 11	135,370 50
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	3,500 82	2,544 71	3,910 34	5,286 34	3,643 80

Real Estate,	. .	11,998 18	6,314 82	840 37	6,141 21
Bills of other Banks incorporated in this State,	1,854	2,200 60	1,054	329	188
Bills of other Banks incorp'd elsewhere,	424	. .	. .	108	331 82
Balances due from other Banks,	34,103 53	12,335 60	27,948 43	6,152 14	7,654 34
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	162,080 65	110,092 22	126,672 77	194,884 26	117,411 33
Total amount of the Resources of the Banks,	201,963	139,171 31	165,900 36	207,600 11	135,370 50
Rate and amount of the last Semi-annual Dividend,	2 p. c. 2,000	. .	3 p. c. 3,000	3 p. c. 4,500	3 p. c. 3,000
Amount of Reserved Profits at the time of declaring the last Dividend,	2,659 97	. .	4,803 03	3,854 73	3,637 79
Amount of Debts due to each Bank, secured by pledge of its Stock,	4,080	12,359	2,600	9,137 27	8,326 50
Amount of Debts due and unpaid, and considered doubtful,	3,226 91	20,378	1,170 76	3,607 48	100

	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.		
DUE FROM THE BANKS.	Fairhaven.	Fall River.	Bedford Commercial.	Marine.	Mechanics.
Capital Stock paid in,	$200,000	$400,000	$400,000	$300,000	$200,000
Bills in circulation of five dollars and upwards,	54,320	45,136	91,105	45,600	44,250
Bills in circulation less than five dollars,	11,890 50	17,676	14,978	8,423	3,158
Net profits on hand,	8,907 09	17,951 34	22,463 68	13,218 56	6,720 34
Balances due to other Banks,	9,003 68	6,494 58	17,884 41	7,458 99	16,063 87
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	50,683 73	20,685 81	66,234 09	36,321 50	30,867 79
Cash deposited bearing interest,	. .	500	. .	4,000	. .
Total amount due from the Banks,	334,805	508,443 73	612,665 18	415,022 05	301,060
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	5,284 94	4,947 77	5,280 05	4,979 49	8,968 91

Real Estate, ...	5,300	6,000	18,431 41	14,203 94	11,227 30
Bills of other Banks incorporated in this State, ...	173	8,089 04	3,122 42	681	1,336
Bills of other Banks incorp'd elsewhere,	9	. .	2,150	409	432 50
Balances due from other Banks, . .	75,115 17	9,093 30	69,385 87	56,672 39	25,058 41
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, ...	248,922 89	480,313 62	514,295 43	338,076 23	254,036 88
Total amount of the Resources of the Banks, . . .	334,805	508,443 73	612,665 18	415,022 05	301,060
Rate and amount of the last Semi-annual Dividend, ...	3 p. c. 6,000	3 p. c. 12,000	3 p. c. 12,000	3 p. c. 9,000	2½ p. c. 5,000
Amount of Reserved Profits at the time of declaring the last Dividend, . .	1,256 11	2,288 07	8,657	4,157 01	264 15
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	2,994 98	42,711 50	. .	. .	. .
Amount of Debts due and unpaid, and considered doubtful, . . .	900	407 74	2,674 13	5,508 72	1,434 34

	NEW BEDFORD.	PAWTUCKET.	TAUNTON.		
DUE FROM THE BANKS.	Merchants.	Pawtucket.	Bristol County.	Cohannet.	Taunton.
Capital Stock paid in, . . .	$400,000	$100,000	$200,000	$200,000	$250,000
Bills in circulation of five dollars and upwards, ...	92,690	29,420	49,482	30,685	29,705
Bills in circulation less than five dollars, .	12,576	6,761	19,364 50	11,659 50	21,258
Net profits on hand, . . .	5,185 43	2,036 89	14,362 67	16,722 95	15,556 34
Balances due to other Banks, . .	10,540 89	1,790 37	3,159 20	1,231 73	5,783 68
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	121,732 94	6,257 66	25,525 62	21,804 50	24,911 30
Cash deposited bearing interest, . .	52,963 69	3,323 63	. .	7,893 61	5,621 38
Total amount due from the Banks, .	695,688 95	149,589 55	311,893 99	290,254 20	352,835 70
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, . .	12,209 43	2,916 95	4,129 70	3,483 36	3,059 46

Real Estate, ...	19,500	8,800	7,000	8,031 77	5,000
Bills of other Banks incorporated in this State, ...	144	1,818	4	249	2,678
Bills of other Banks incorp'd elsewhere,	176	1,694	1,436 85	14	249
Balances due from other Banks, . .	82,689 71	8,443 72	19,021 82	13,963 65	17,326 08
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, ...	580,969 81	125,916 88	280,301 62	264,512 42	324,523 16
Total amount of the Resources of the Banks, ...	695,688 95	149,589 55	311,893 99	290,254 20	352,835 70
Rate and amount of the last Semi-annual Dividend, ...	3 p. c. 12,000	3 p. c. 3,000	3 p. c. 6,000	3 p. c. 6,000	2 p. c. 5,000
Amount of Reserved Profits at the time of declaring the last Dividend, . .	5,185 43	592 54	8,367 93	16,200 93	8,965 37
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	100	3,305	8,800	5,630	5,000
Amount of Debts due and unpaid, and considered doubtful, . . .	. .	1,500	1,684 66	6,200	7,413 86

	DUXBURY.	HINGHAM.	PLYMOUTH.		WAREHAM.
DUE FROM THE BANKS.	Duxbury.	Hingham.	Old Colony.	Plymouth.	Wareham.
Capital Stock paid in,	$100,000	$150,000	$100,000	$100,000	$100,000
Bills in circulation of five dollars and upwards,	20,559	54,151	58,080	31,100	31,805
Bills in circulation less than five dollars,	7,122	8,782	14,517	7,729	7,235
Net profits on hand,	3,688 92	7,474 44	6,843 99	14,641 54	1,941 85
Balances due to other Banks,	. .	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	1,746 25	22,648 49	16,862 49	29,140 68	17,949 94
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total amount due from the Banks,	133,116 17	243,055 93	196,303 48	182,611 22	158,931 79
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	7,538 32	8,390 83	5,244 92	5,064 05	5,624 22

Real Estate, ...	6,000	11,909 86	3,000	3,000	2,571 86
Bills of other Banks incorporated in this State, ...	822	506	5,052	259	1,510
Bills of other Banks incorp'd elsewhere,	5	. .	. .	. .	507
Balances due from other Banks, . .	13,990 15	18,569 11	30,012 94	26,293 87	20,401 71
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, ...	104,760 70	203,680 13	152,993 62	147,994 30	128,317
Total amount of the Resources of the Banks, ...	133,116 17	243,055 93	196,303 48	182,611 22	158,931 79
Rate and amount of the last Semi-annual Dividend, ...	2 p. c. 2,000	2½ p. c. 3,750	3 p. c. 3,000	3 p. c. 3,000	3 p. c. 3,000
Amount of Reserved Profits at the time of declaring the last Dividend, . .	1,402 57	3,858 77	2,424 56	10,233 88	1,941 85
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	15,243	4,485	. .	. .	. .
Amount of Debts due and unpaid, and considered doubtful, . . .	1,500	7,642	454 13	867	2,041 50

	FALMOUTH.	YARMOUTH.	NANTUCKET.		
DUE FROM THE BANKS.	Falmouth.	Barnstable.	Citizens.	Manuf. & Mechanics.	Pacific.
Capital Stock paid in, . . .	$100,000	$150,000	$100,000	$100,000	$200,000
Bills in circulation of five dollars and upwards, ...	40,415	96,885	16,215	41,830	91,420
Bills in circulation less than five dollars, .	4,662	8,032	5,529 75	12,780	12,368 75
Net profits on hand, . . .	4,147 12	10,432 34	1,736 89	3,925 92	29,245 29
Balances due to other Banks, . .	. .	. .	1,219 27	7,155 21	3,112 34
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	12,060 05	2,609 75	24,421 26	36,450 46	68,902 93
Cash deposited bearing interest, . .	5,356	11,949 33	18,956 38	14,782 46	44,779 14
Total amount due from the Banks, .	166,640 17	279,908 42	168,078 55	216,924 05	449,828 45
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, . .	4,230 46	5,750 89	2,691 73	3,051 46	5,458 35

Real Estate,	4,445 40	2,500	9,267 38	7,893 42	20,845 79
Bills of other Banks incorporated in this State,	45	581	4,580	101 50	8,020
Bills of other Banks incorp'd elsewhere,	46	66	1,876	65	600
Balances due from other Banks,	30,113 22	24,687 63	855 40	30,382 20	30,025 51
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	127,760 09	246,322 90	148,808 04	175,430 47	384,878 80
Total amount of the Resources of the Banks,	166,640 17	279,908 42	168,078 55	216,924 05	449,828 45
Rate and amount of the last Semi-annual Dividend,	. .	3½ p. c. 5,250	3 p. c. 3,000	2 p. c. 2,000	3 p. c. 6,000
Amount of Reserved Profits at the time of declaring the last Dividend,	2,419 44	5,925 49	501 12	. .	22,340 22
Amount of Debts due to each Bank, secured by pledge of its Stock,	4,550	9,583	18,400	1,100	. .
Amount of Debts due and unpaid, and considered doubtful,	1,000	550	. .	15,000	17,000

AGGREGATE.

DUE FROM THE BANKS.	25 Banks in Boston.	90 Banks out of Boston.	Total—115 Banks.
Capital Stock paid in, . . .	$17,850,000 00	$15,900,000 00	$33,750,000 00
Bills in circulation of five dollars and upwards, ...	3,048,744	4,551,131	7,599,875
Bills in circulation less than five dollars, .	387,450	1,125,557 25	1,513,007 25
Net profits on hand, . . .	1,148,855 38	918,239 86	2,067,095 24
Balances due to other Banks, . .	3,765,580 32	196,225 54	3,961,805 86
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	5,151,209 10	2,106,201 45	7,257,410 55
Cash deposited bearing interest, . .	816,041 72	563,471 08	1,379,512 80
Total amount due from the Banks, .	32,166,880 52	25,358,683 09	57,525,563 61
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking Houses, . .	2,378,544 55	613,259 95	2,991,804 50
Real Estate, ...	662,767 08	507,035 98	1,169,803 06

Bills of other Banks incorporated in this State,	1,637,818 58	240,936 64	1,878,755 22
Bills of other Banks incorp'd elsewhere,	205,339 25	37,688 17	243,027 42
Balances due from other Banks,	2,444,523 02	2,257,968 39	4,702,491 41
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	24,810,888 05	21,702,797 16	46,513,685 21
Total amount of the Resources of the Banks,	32,167,480 50	25,358,686 74	57,526,167 24
Rate and amount of the last Semi-annual Dividend,	499,750	442,245	941,995
Amount of Reserved Profits at the time of declaring the last Dividend,	1,052,846 73	493,165 86	1,546,012 59
Amount of Debts due to each Bank, secured by pledge of its Stock,	531,152 47	640,898 72	1,172,051 19
Amount of Debts due and unpaid, and [illegible]e d doubtful,	662,108 97	309,769 35	971,878 32

Aggregate of Dividends of [illegible] Boston, a fraction short of 2 80-100 per cent.
Aggregate of the Dividend[illegible]s out of Boston, a fraction over 2 78-100 per cent.
Aggregate of the Dividend[illegible]anks, a fraction over 2 79-100 per cent.

ERRATUM. In the Total of the resources of the Boston Banks, there is a small error of figures. The amount should stand $32,166,880 52, and the total of the resources of all the Banks, should stand $57,525,567 26.

AGGREGATE.

DUE FROM THE BANKS.	ks in Boston.	90 Banks out of Boston.	Total—115 Banks.
Capital Stock paid in,	7,850,000 00	$15,900,000 00	$33,750,000 00
Bills in circulation of five dollars and upwards,	3,048,744	4,551,131	7,599,875
Bills in circulation less than five dollars,	387,450	1,125,557 25	1,513,007 25
Net profits on hand,	1,148,855 38	918,239 86	2,067,095 24
Balances due to other Banks,	3,765,580 32	196,225 54	3,961,805 86
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	5,151,209 10	2,106,201 45	7,257,410 55
Cash deposited bearing interest,	816,041 72	563,471 08	1,379,512 80
Total amount due from the Banks,	32,166,880 52	25,358,683 09	57,525,563 61
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking Houses,	2,378,544 55	613,259 95	2,991,804 50
Real Estate,	662,767 08	507,035 98	1,169,803 06

Bills of other Banks incorporated in this State, ...	1,637,818 58	240,936 64	1,878,755 22
Bills of other Banks incorp'd elsewhere, .	205,339 25	37,688 17	243,027 42
Balances due from other Banks, . .	2,444,523 02	2,257,968 39	4,702,491 41
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, ...	24,810,888 05	21,702,797 16	46,513,685 21
Total amount of the Resources of the Banks, ...	32,167,480 50	25,358,686 74	57,526,167 24
Rate and amount of the last Semi-annual Dividend, ...	499,750	442,245	941,995
Amount of Reserved Profits at the time of declaring the last Dividend, . .	1,052,846 73	493,165 86	1,546,012 59
Amount of Debts due to each Bank, secured by pledge of its Stock, . .	531,152 47	640,898 72	1,172,051 19
Amount of Debts due and unpaid, and [illegible] e d doubtful, . . .	662,108 97	309,769 35	971,878 32

Aggregate of Dividends of the Banks in Boston, a fraction short of 2 80-100 per cent.
Aggregate of the Dividends of the Banks out of Boston, a fraction over 2 78-100 per cent.
Aggregate of the Dividends of all the Banks, a fraction over 2 79-100 per cent.

NOTES.

THIS Abstract embraces all the Banks which were included in the last year's Abstract, excepting the Hancock, Middling Interest, and East Bridgewater Banks. The first two are settling up their affairs, under the supervision of the Bank Commissioners. The charter of the East Bridgewater Bank has been surrendered. The Capital Stock of the Andover Bank has been reduced $50,000 since last year. The Capital Stocks of all the other Banks in the Abstract remain unchanged.

The City and Globe Banks, in Boston, returned in addition to their Capital Stock paid in, the amount borrowed by them from the State, viz. the City, $100,000, and the Globe, $54,000. These sums are transferred to the column of "Cash deposited bearing interest," and are included in it.

The North and State Banks, in Boston, state that the whole of the amounts in their respective columns of "Cash deposited bearing interest," are loans from the State Treasury.

The debt and credit account of several Banks, as given in their returns, do not exactly balance. The aggregate, in the Abstract, has been affected accordingly.

[In November, eighteen hundred and thirty-nine, the Banks included in this Abstract presented the following aggregates, viz. Capital Stock paid in, $33,800,000; Bills in circulation of five dollars and upwards, $6,303,709; Bills in circulation less than five dollars, $1,450,972 50; Net profits on hand, $1,747,717 98; Balances due to other Banks, $2,427,821 69; Cash deposited, &c. not bearing interest, $4,749,162 82; Cash deposited bearing interest, $1,923,807 92; Due from the Banks, $52,402,797 41; Gold, Silver, &c. in Banks, $1,835,779 92; Real Estate, $1,131,238 84; Bills of Banks in this State, $1,354,226 17; Bills of Banks elsewhere, $190,610 54; Balances due from other Banks, $3,767,736 58; Due to the Banks excepting balances, $44,-123,313 01; Total resources of the Banks, $52,402,896 06; Amount of the last semi-annual dividend, $1,018,895; Amount of reserved profits, $1,515,278 06; Debts secured by pledge of stock, $1,245,-876 60; Debts due and considered doubtful, $887,482 16.]

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Rec Dec 8 1841

BANK ABSTRACT

FOR SEPTEMBER,

1841.

ABSTRACT

EXHIBITING THE CONDITION OF THE

BANKS IN MASSACHUSETTS,

ON THE

FIRST SATURDAY OF SEPTEMBER,

1841:

PREPARED FROM OFFICIAL RETURNS,

BY

JOHN P. BIGELOW,

Secretary of the Commonwealth.

Boston:
DUTTON AND WENTWORTH, STATE PRINTERS.
.....
1841.

☞ The official Circular, requiring returns from the Banks, was issued by direction of the Governor, on the twentieth day of October, and had reference to their condition on the first Saturday of the preceding month.

BOSTON.

DUE FROM THE BANKS.	Atlantic.	Atlas.	Boston.	City.	Columbian.
Capital Stock paid in,	$500,000	$500,000	$600,000	$1,000,000	$500,000
Bills in circulation of five dollars and upwards,	98,725	116,010	77,701	158,454	46,000
Bills in circulation less than five dollars,	23,189	9,241	23,826	21,520	8,957
Net Profits on hand,	28,844 33	96,877 88	58,720 10	153,964 78	49,346 23
Balances due to other Banks,	92,482 10	150,852 85	3,000	43,988 63	36,000
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	127,157 62	201,768 25	408,822 99	207,391 53	132,255 64
Cash deposited bearing interest,	2,944	. .	33,700 44	401,504 18	11,000
Total amount due from the Banks,	873,342 05	1,074,749 98	1,205,770 53	1,986,823 12	783,558 87
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	32,070 98	20,887 09	108,295 65	38,732 81	93,851 99
Real Estate,	44,004 40	. .	50,000	31,624 68	. .

Bills of other Banks incorporated in this State, ...	64,298	52,958	53,456	109,903	44,049
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . . .	121,937 37	92,302 47	91,327 30	79,958 35	5,559 24
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	611,031 30	908,602 42	902,691 58	1,726,604 28	640,098 64
Total amount of the Resources of the Banks,	873,342 05	1,074,749 98	1,205,770 53	1,986,823 12	783,558 87
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 15,000	2½ pr. ct. 12,500	3½ pr. ct. 21,000	3 pr. ct. 30,000	3 pr. ct. 15,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	956 33	80,474 10	31,103 27	112,465 43	49,603 85
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	3,345 66	1,850	400	5,800	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	85,000	5,616 27	150,000	2,972

BOSTON.

DUE FROM THE BANKS.	Eagle.	Freeman's.	Globe.	Granite.	Hamilton.
Capital Stock paid in,	$500,000	$150,000	$1,000,000	$500,000	$500,000
Bills in circulation of five dollars and upwards,	142,475	78,785	146,405	128,170	147,315
Bills in circulation less than five dollars,	21,472	19,670	12,772	17,800	27,373
Net Profits on hand,	49,121 12	14,001 07	79,805 58	16,889 18	45,841 48
Balances due to other Banks,	122,359 56	. .	474,944 81	22 59	70,560 50
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	307,967 16	74,377 61	301,502 99	130,060 16	115,951 42
Cash deposited bearing interest,	228,330 56	. .	54,000	. .	10,000
Total amount due from the Banks,	1,371,725 40	336,833 68	2,069,430 38	792,941 93	917,041 40
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	44,056 45	12,681 96	137,277 43	47,679 23	54,232
Real Estate,	. .	. .	30,000	. .	. .

Bills of other Banks incorporated in this State, ...	143,070	15,821	130,712	25,204	107,353
Bills of other Banks incorporated elsewhere,	. .	68	. .	. .	. .
Balances due from other Banks, . . .	128,000	49,723 87	157,103 69	53,917 82	44,842 68
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,056,598 95	258,538 85	1,614,337 26	666,140 88	710,613 72
Total amount of the Resources of the Banks,	1,371,725 40	336,833 68	2,069,430 38	792,941 93	917,041 40
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 15,000	3½ pr. ct. 5,250	3 pr. ct. 30,000	3 pr. ct. 15,000	3 pr. ct. 15,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	28,772 38	6,000	47,316 03	1,197 27	18,735 90
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,570	18,000	10,800	17,525	50
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	. .

BOSTON.

DUE FROM THE BANKS.	Market.	Massachusetts.	Mechanics'.	Merchants'.	New England.
Capital Stock paid in, ...	$560,000	$800,000	$150,000	$2,000,000	$1,000,000
Bills in circulation of five dollars and upwards, ...	77,225	77,794	59,010	406,550	76,414
Bills in circulation less than five dollars, .	14,458	13,952	21,775	507	15,000
Net Profits on hand, ...	302,050 07	42,237 45	6,273 67	243,739 01	111,799 92
Balances due to other Banks, . . .	17,215 75	36,606 55	15	662,737 55	67,360 16
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	82,642 96	200,059 08	16,410 29	1,051,741 19	92,413 29
Cash deposited bearing interest, . . .	. .	. .	. .	. .	34,772 80
Total amount due from the Banks, . .	1,053,591 78	1,170,649 08	253,469 11	4,365,274 75	1,397,760 17
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	25,803 21	66,032 73	7,513 90	663,759 73	39,859 45
Real Estate, ...	46,934 77	76,380 35	14,000	100,000	20,000

Bills of other Banks incorporated in this State, ...	44,420	52,501	805	365,846	36,203
Bills of other Banks incorporated elsewhere,	230	. .	. .	. .	. .
Balances due from other Banks, . . .	55,469	3,931 03	16,205 11	242,306 93	104,097 46
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	880,734 80	971,803 97	214,945 10	2,993,362 09	1,197,600 26
Total amount of the Resources of the Banks,	1,053,591 78	1,170,649 08	253,469 11	4,365,274 75	1,397,760 17
Rate and amount of the last Semi-annual Dividend, ...	. .	3 pr. ct. 24,000	3 pr. ct. 4,500	3½ pr. ct. 70,000	3 pr. ct. 30,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	. .	7,231 29	2,576 50	166,055 11	70,000
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	. .	. .	20,125	22,600	2,000
Amount of Debts due and unpaid, and considered doubtful, ...	256,858 87	1,598 42	2,500	18,000	60,668 68

BOSTON.

DUE FROM THE BANKS.	North.	Shawmut.	Shoe & Lea. Dealers.	South.	State.
Capital Stock paid in,	$750,000	$500,000	$500,000	$500,000	$1,800,000
Bills in circulation of five dollars and upwards,	146,460	142,020	78,550	48,965	158,384
Bills in circulation less than five dollars,	15,140	21,637	14,815	23,255	24,849
Net Profits on hand,	44,919 63	33,284 71	69,941 91	19,746 09	66,004 20
Balances due to other Banks,	17,464 68	166,044 87	95,577 26	11,736 11	105,000
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	170,807 26	120,042 83	110,089 11	38,892 94	329,400 80
Cash deposited bearing interest,	17,000	. .	30,000	5,000	39,000
Total amount due from the Banks,	1,161,791 57	983,029 41	898,973 28	647,595 14	2,522,638
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	67,751 11	26,877 26	45,399 67	14,678 78	173,873 12
Real Estate,	20,325 06	. .	. .	. .	. .

Bills of other Banks incorporated in this State, ...	33,524	92,836	26,547 11	20,451	125,954
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . . .	17,130 18	104,764 95	92,428 46	4,481 68	81,000
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,023,061 22	758,551 20	734,598 04	607,983 68	2,141,810 88
Total amount of the Resources of the Banks,	1,161,791 57	983,029 41	898,973 28	647,595 14	2,522,638
Rate and amount of the last Semi-annual Dividend, ...	2½ pr. ct. 18,750	3 pr. ct. 15,000	3½ pr. ct. 17,500	2 pr. ct. 10,000	2¾ pr. ct. 49,500
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	20,797 45	9,295 14	38,526 71	10,114 24	14,640 81
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	34,455	3,994	. .	44,875 46	89,260 70
Amount of Debts due and unpaid, and considered doubtful, ...	26,079 10	4,500	4,000	20,000	2,808 14

BOSTON.

DUE FROM THE BANKS.	Suffolk.	Traders'.	Tremont.	Union.	Washington.
Capital Stock paid in,	$1,000,000	$500,000	$500,000	$800,000	$500,000
Bills in circulation of five dollars and upwards,	176,425	107,320	124,455	133,400	89,110
Bills in circulation less than five dollars,	30,236	27,587	10,984	1,884	22,487
Net Profits on hand,	134,475 82	18,300 38	30,397 34	54,224 63	25,004 87
Balances due to other Banks,	1,811,291 70	137,910 20	47,662 57	87,845 05	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	162,275 69	92,381 72	150,927 71	202,128 91	133,869 28
Cash deposited bearing interest,	. .	1,687 60	. .	10,716 91	. .
Total amount due from the Banks,	3,314,704 21	885,186 90	864,426 62	1,290,199 50	770,471 15
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	553,718 21	34,890 51	49,737 47	97,735	19,825 04
Real Estate,	66,872 70	. .	50,638 99	128,178 40	32,691 03

Bills of other Banks incorporated in this State, ...	219,486	19,012	54,042	58,402	13,186
Bills of other Banks incorporated elsewhere,	157,827	. .	. .	. .	. .
Balances due from other Banks, . . .	520,540 92	128,327 49	32,688 79	40,982 35	24,198 57
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,796,259 38	702,956 90	677,319 37	964,901 75	680,570 51
Total amount of the Resources of the Banks,	3,314,704 21	885,186 90	864,426 62	1,290,199 50	770,471 15
Rate and amount of the last Semi-annual Dividend, ...	4 pr. ct. 40,000	3 pr. ct. 15,000	3 pr. ct. 15,000	3 pr. ct. 24,000	2¾ pr. ct. 13,750
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	94,632 18	8,110 03	14,637 64	26,219 71	10,880 24
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	21,000	12,948 23	6,200	6,000	3,240
Amount of Debts due and unpaid, and considered doubtful, ...	34,236 32	50,825 13	5,656 40	. .	4,000

	ANDOVER.		BEVERLY.	DANVERS.	
DUE FROM THE BANKS.	Andover.	Essex.	Beverly.	Danvers.	Village.
Capital Stock paid in,	$250,000	$100,000	$125,000	$150,000	$120,000
Bills in circulation of five dollars and upwards,	45,740	27,940	45,751	30,210	30,990
Bills in circulation less than five dollars,	5,049	7,930	4,883	10,620	14,889
Net Profits on hand,	7,518 30	3,406 76	9,929 62	5,439 87	4,782 95
Balances due to other Banks,	. .	. .	05	103 29	3,763 70
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	4,607 40	1,109 61	16,164 85	12,394 91	2,628 78
Cash deposited bearing interest,	3,037 60	. .	. .	28,697	. .
Total amount due from the Banks,	315,952 30	140,386 37	201,728 52	237,465 07	177,054 43
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	10,086 02	1,861 25	11,427 28	4,091 60	2,447 71
Real Estate,	6,000	1,200	. .	4,766 67	5,277 60

Bills of other Banks incorporated in this State, ...	1,217	833 75	354	2,083 81	1,540 88
Bills of other Banks incorporated elsewhere,	113	. .	20	. .	. .
Balances due from other Banks, ...	12,347 10	4,058 05	11,105 26	2,143 96	14,700 60
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	286,189 18	132,433 32	178,821 98	224,379 03	153,087 64
Total amount of the Resources of the Banks,	315,952 30	140,386 37	201,728 52	237,465 07	177,054 43
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 7,500	3 pr. ct. 3,000	3 pr. ct. 3,750	3 pr. ct. 4,500	3 pr. ct. 3,600
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	509 61	1,073 90	6,309 42	1,167 34	719 56
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	5,270	6,540 37	4,900	4,040	800
Amount of Debts due and unpaid, and considered doubtful, ...	1,199 23	. .	2,000	500	584

	DANVERS.	GEORGETOWN.	GLOUCESTER.	HAVERHILL.	
DUE FROM THE BANKS.	Warren.	Manufacturers'.	Gloucester.	Haverhill.	Merrimack.
Capital Stock paid in, ...	$150,000	$100,000	$200,000	$100,000	$360,000
Bills in circulation of five dollars and upwards, ...	32,451	11,950	64,447	28,770	45,825
Bills in circulation less than five dollars, .	9,345	10,142	12,529 25	9,210	11,580
Net Profits on hand, ...	3,160 62	4,495 30	10,434 15	6,842 61	16,544 47
Balances due to other Banks, . . .	149 40	4,993 81	135 80	108 25	1,919 63
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	. .	3,753 13	20,469 58	5,361 30	3,518 84
Cash deposited bearing interest, . . .	45,085 68	. .	11,010 06	. .	. .
Total amount due from the Banks, . .	240,191 70	135,334 24	319,025 84	150,292 16	439,387 94
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	2,738 72	2,421 58	17,051 58	3,746 25	5,005 35
Real Estate, ...	395 40	1,200	12,936 69	7,000	10.651 17

Bills of other Banks incorporated in this State, ...	2,682 08	260	154	2,519	2,448
Bills of other Banks incorporated elsewhere,	73	40	. .	. .	828
Balances due from other Banks, . . .	13,787 81	9,861 75	39,832 10	14,295 56	43,009 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	220,514 69	121,550 91	249,051 47	122,731 35	377,445 47
Total amount of the Resources of the Banks,	240,191 70	135,334 24	319,025 84	150,292 16	439,387 94
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 4,500	3 pr. ct. 3,000	3 pr. ct. 6,000	3 pr. ct. 3,000	3 pr. ct. 10,800
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	179 36	1,645 41	6,433 07	4,200	9,003 09
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	10,284	1,500	21,938 16	. .	44,547 64
Amount of Debts due and unpaid, and considered doubtful, ...	900	470	947 91	40	12,000

	IPSWICH.	LYNN.	MARBLEHEAD.		NEWBURYPORT.
	Ipswich.	Lynn Mechanics'.	Grand.	Marblehead.	Mechanics'.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000	$250,000	$125,000	$120,000	$200,000
Bills in circulation of five dollars and upwards,	10,394	56,475	21,705	45,865	40,000
Bills in circulation less than five dollars,	3,332	14,002	10,774	5,449	9,899 50
Net Profits on hand,	16,154 78	6,489 50	3,311 01	2,945 30	7,444 08
Balances due to other Banks,	1,983 63	9,703 19	. .	. .	5,286 80
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	6,691 30	11,419 62	8,844 35	11,483 83	28,353 59
Cash deposited bearing interest,	. .	10,474 47	. .	. .	16,047 45
Total amount due from the Banks,	138,555 71	358,563 78	169,634 36	185,743 13	307,031 42
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	2,038 34	7,860 12	5,201 30	6,924 23	10,353 50
Real Estate,	. .	10,000	9,192	8,000	9,000

Bills of other Banks incorporated in this State, ...	3,248	2,695	77	1,103	400
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	20
Balances due from other Banks, . . .	6,537 12	17,143 06	12,419 61	17,505 70	21,921 48
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	126,732 25	320,865 60	142,744 45	152,210 20	265,336 44
Total amount of the Resources of the Banks,	138,555 71	358,563 78	169,634 36	185,743 13	307,031 42
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 3,000	3 pr. ct. 7,500	2 pr. ct. 2,500	3 pr. ct. 3,600	2½ pr. ct. 5,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	1,009 52	1,068 42	165 85	. .	3,145 68
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,892	8,880 86	29,640	500	13,548
Amount of Debts due and unpaid, and considered doubtful, ...	21,470 46	970 88	4,424 47	. .	3,100

	NEWBURYPORT.		SALEM.		
	Merchants'.	Ocean.	Asiatic.	Commercial.	Exchange.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$300,000	$200,000	$200,000	$200,000	$200,000
Bills in circulation of five dollars and upwards, ...	55,055	48,120	35,473	31,515	16,570
Bills in circulation less than five dollars, .	17,583	11,033	9,115	11,694	6,355
Net Profits on hand, ...	12,155 21	11,711 38	16,464 67	15,482 16	8,947 19
Balances due to other Banks, . . .	6,140 84	231 81	17,752 16	222 26	1,175 59
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	38,782 11	42,080 56	58,844	18,232 34	37,825 89
Cash deposited bearing interest, . . .	. .	200	. .	44,768 67	. .
Total amount due from the Banks, . .	429,716 16	313,376 75	337,648 83	321,914 43	270,873 67
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	12,965 93	8,109 94	6,841 80	4,552 70	2,787 37
Real Estate, ...	9,917 77	6,342 15	. .	4,500	4,000

Bills of other Banks incorporated in this State, ...	4,009	66	4,000	5,619 49	1,612 75
Bills of other Banks incorporated elsewhere,	34	184	489	61	58
Balances due from other Banks, . . .	79,918 47	39,431 66	43,956 77	1,403 78	13,220 83
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	322,870 99	259,243	282,361 26	305,777 46	249,194 72
Total amount of the Resources of the Banks,	429,716 16	313,376 75	337,648 83	321,914 43	270,873 67
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 9,000	2½ pr. ct. 5,000	6,020	3 pr. ct. 6,000	2⅝ pr. ct. 5,250
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	4,202 19	7,100	8,950 20	9,555 01	2,244 97
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	19,809	21,585	800	7,193	2,700
Amount of Debts due and unpaid, and considered doubtful, ...	4,200	6,900	. .	. .	. .

SALEM.

DUE FROM THE BANKS.	General Interest.	Mercantile.	Merchants'.	Naumkeag.	Salem.
Capital Stock paid in, ...	$400,000	$200,000	$400,000	$500,000	$250,000
Bills in circulation of five dollars and upwards, ...	18,393	36,840	31,898	62,485	19,920
Bills in circulation less than five dollars, .	5,935	9,148	7,188	18,765	3,193
Net Profits on hand, ...	22,714 25	5,825 85	11,532 92	15,012 50	7,470 23
Balances due to other Banks, . . .	. .	. .	2,849 30	3,802 75	400
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	121,064 62	22,775 42	30,907 93	7,262 10	15,975
Cash deposited bearing interest, . . .	. .	39,204 34	. .	33,804 35	28,426 33
Total amount due from the Banks, . .	568,106 87	313,793 61	484,376 15	641,151 70	325,384 56
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	7,570 29	6,453 45	11,315	17,849 09	3,941 73
Real Estate, ...	. .	34,509 29	. .	1,500	3,277 97

Bills of other Banks incorporated in this State, ...	17,277	9,782	1,029	7,568 17	1,340 88
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks, . . .	5,000	7,664 43	13,258 79	5,644 73	4,205 50
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	538,259 58	255,384 44	458,773 36	608,589 71	312,618 48
Total amount of the Resources of the Banks,	568,106 87	313,793 61	484,376 15	641,151 70	325,384 56
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 12,000	2½ pr. ct. 5,000	2¾ pr. ct. 11,000	3 pr. ct. 15,000	2¾ pr. ct. 6,875
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	8,878 78	2,596 28	3,984	3,773 64	650 94
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	22,540	14,590	13,235	42,923 50	5,000
Amount of Debts due and unpaid, and considered doubtful, ...	. .	1,391	. .	. .	. .

	SALISBURY.	BRIGHTON.	CAMBRIDGE.		CHARLESTOWN.
DUE FROM THE BANKS.	Powow River.	Brighton.	Cambridge.	Charles River.	Bunker-Hill.
Capital Stock paid in,	$100,000	$200,000	$100,000	$100,000	$150,000
Bills in circulation of five dollars and upwards,	45,465	111,080	48,990	42,525	72,658
Bills in circulation less than five dollars,	21,548 75	20,088	9,901	10,300	19,277
Net Profits on hand,	12,221 80	14,544 22	5,042 75	4,904 09	14,952 63
Balances due to other Banks,	1 66	100	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	9,083 26	24,610 04	8,333 87	37,266 85	66,138 57
Cash deposited bearing interest,	. .	. .	7,450	. .	. .
Total amount due from the Banks,	188,320 47	370,422 26	179,717 62	194,995 94	323,026 20
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	6,249 77	8,938 38	3,717 19	9,818	18,867 33
Real Estate,	1,656 38	3,649 30	9,735 46	. .	20,000

Bills of other Banks incorporated in this State, ...	349	586	962	158	730
Bills of other Banks incorporated elsewhere,	134	666	109	22	531
Balances due from other Banks, . . .	13,968 66	24,448 56	13,174 21	18,979 82	18,850 18
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	165,962 66	332,134 02	152,019 76	166,018 12	264,047 69
Total amount of the Resources of the Banks,	188,320 47	370,422 26	179,717 62	194,995 94	323,026 20
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 3,000	4 pr. ct. 8,000	2½ pr. ct. 2,500	3 pr. ct. 3,000	3½ pr. ct. 5,250
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	7,000	6,646 08	2,773 69	1,713 68	6,543 45
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	3,450	5,865	11,546	6,513 80	3,555
Amount of Debts due and unpaid, and considered doubtful, ...	1,500	800	7,440 30	250	. .

	CHARLESTOWN.		CONCORD.	FRAMINGHAM.	LOWELL.
	Charlestown.	Phœnix.	Concord.	Framingham.	Lowell.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000	$300,000	$100,000	$100,000	$250,000
Bills in circulation of five dollars and upwards, ...	24,375	103,440	56,065	56,760	101,895
Bills in circulation less than five dollars, .	8,131	22,147	10,329	18,584	23,984
Net Profits on hand, ...	14,797 73	29,272 45	9,366 42	22,906 31	15,602 60
Balances due to other Banks, ...	. .	. ,	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	19,729 59	139,632 74	12,188 10	7,697 30	28,138 84
Cash deposited bearing interest, ...	. .	46,760	3,459	. .	17,778 14
Total amount due from the Banks, . .	167,033 32	641,252 19	191,407 52	205,947 61	437,398 58
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	2,228 36	18,671 79	5,736 17	11,143 44	3,811 73
Real Estate, ...	7,280	5,000	2,400	3,000	4,829 32

Bills of other Banks incorporated in this State, ...	66	9,827	962	1,526	3,482 40
Bills of other Banks incorporated elsewhere,	. .	3,904	50	53	111
Balances due from other Banks, ...	7,769 30	25,850 96	24,075 23	21,196 63	59,768 46
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	149,689 66	577,998 44	158,184 12	169,028 54	365,395 67
Total amount of the Resources of the Banks,	167,033 32	641,252 19	191,407 52	205,947 61	437,398 58
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 3,000	3 pr. ct. 9,000	3 pr. ct. 3,000	3½ pr. ct. 3,500	3 pr. ct. 7,500
Amount of Reserved Profits at the time of declaring the last Dividend, ...	12,312 67	20,041 19	5,804 98	18,652 07	5,707 41
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	6,810	16,880	4,837 50	. .	15,707
Amount of Debts due and unpaid, and considered doubtful, ...	11,000	767 18	4,087 50	4,805 64	4,195 05

	LOWELL.	WALTHAM.	FITCHBURG.	LANCASTER.	LEICESTER.
	Rail-Road.	Waltham.	Fitchburg.	Lancaster.	Leicester.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$800,000	$100,000	$100,000	$100,000	$100,000
Bills in circulation of five dollars and upwards, ...	291,260	66,670	75,085	25,095	35,380
Bills in circulation less than five dollars, .	72,377	10,241	16,493	7,820	5,275
Net Profits on hand, ...	58,357 18	6,066 67	7,406 33	1,440 07	3,301 73
Balances due to other Banks, . . .	386	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	40,141 77	11,315 73	18,809 51	2,963 72	8,751 69
Cash deposited bearing interest, . . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	1,262,521 95	194,293 40	217,793 84	137,318 79	152,708 42
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	32,959 65	4,695 20	13,616 94	3,137 29	4,929 29
Real Estate, ...	10,000	5,500	1,300	2,016 39	2,000

Bills of other Banks incorporated in this State, ...	6,033	1,510	3,508	615	. .
Bills of other Banks incorporated elsewhere,	745	131	599	. .	. .
Balances due from other Banks, . . .	40,337 75	16,789 28	43,752 55	6,883 79	25,398 66
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,172,446 55	165,667 92	155,017 35	124,666 32	120,380 47
Total amount of the Resources of the Banks,	1,262,521 95	194,293 40	217,793 84	137,318 79	152,708 42
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 24,000	3½ pr. ct. 3,500	3 pr. ct. 3,000	3 pr. ct. 3,000	3 pr. ct. 3,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	18,553 89	2,106 97	3,675 81	56 46	984 66
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	5,175	3,200	1,325	13,900	4,550
Amount of Debts due and unpaid, and considered doubtful, ...	160	. .	1,710 72	2,000	1,607 44

	MILLBURY.	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.
	Millbury.	Oxford.	Southbridge.	Blackstone.	Central.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000	$100,000	$100,000	$100,000	$100,000
Bills in circulation of five dollars and upwards, ...	26,055	58,020	28,325	31,325	47,630
Bills in circulation less than five dollars, .	10,123	10,789 25	8,313	21,090 50	16,430
Net Profits on hand, ...	. .	3,073 69	4,772 40	6,750 81	11,886 28
Balances due to other Banks, . . .	241 45	. .	1,457 47	333 40	199 04
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	5,402 01	12,115 94	3,066 43	4,109 80	16,874 71
Cash deposited bearing interest, . . .	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	141,821 46	183,998 88	145,934 30	163,609 51	193,020 03
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	2,039 13	5,246 27	7,011 14	3,969 56	7,390 70
Real Estate, ...	1,189 73	1,888 01	2,600	503 30	. .

Bills of other Banks incorporated in this State, ...	720	854	1,004	531	2,996
Bills of other Banks incorporated elsewhere,	439	209	2,080	2,417	193
Balances due from other Banks, . . .	15,766 97	13,188 98	274 27	10,767 84	39,736 10
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	121,666 63	162,612 62	132,964 89	145,420 81	142,704 23
Total amount of the Resources of the Banks,	141,821 46	183,998 88	145,934 30	163,609 51	193,020 03
Rate and amount of the last Semi-annual Dividend, ...	. .	3 pr. ct. 3,000	3 pr. ct. 3,000	3 pr. ct. 3,000	3 pr. ct. 3,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	. .	. .	1,939 93	4,710 38	8,750
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	4,558 45	2,376 40	2,250	9,539 48	600
Amount of Debts due and unpaid, and considered doubtful, ...	. .	6,534 17	1,050	4,173 21	1,200

	WORCESTER.			AMHERST.	NORTHAMPTON.
DUE FROM THE BANKS.	Citizens'.	Quinsigamond.	Worcester.	Amherst.	Northampton.
Capital Stock paid in, ...	$250,000	$100,000	$200,000	$100,000	$200,000
Bills in circulation of five dollars and upwards, ...	50,170	51,110	78,995	21,435	157,215
Bills in circulation less than five dollars, .	15,174	13,539	12,253	6,831	14,252
Net Profits on hand, ...	18,127 24	11,528 41	10,432 76	. .	24,310 14
Balances due to other Banks, ...	. .	1,143 21	865 38	. .	807 88
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	40,950 07	23.999 43	48,985 24	5,857 44	29,451 07
Cash deposited bearing interest, ...	. .	2,525	13,816 69	. .	. .
Total amount due from the Banks, . .	374,421 31	203,845 05	365,348 07	134,123 44	426,036 09
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	10,464 96	13,009 89	14,307 90	2,588 01	11,617 30
Real Estate, ...	17,703 66	. .	. .	5,827 80	1,241 95

Bills of other Banks incorporated in this State, ...	. .	1,478	1,879	2,969	2,118
Bills of other Banks incorporated elsewhere,	. .	199	185	601	972
Balances due from other Banks, . . .	28,642 17	29,345 61	34,920 21	18,395 04	95,379 25
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	317,610 52	159,812 55	314,055 83	103,742 59	314,707 59
Total amount of the Resources of the Banks,	374,421 31	203,845 05	365,347 94	134,123 44	426,036 09
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 7,500	3 pr. ct. 3,000	3 pr. ct. 6,000	. .	4 pr. ct. 8,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,668 04	8,469 21	1,910 07	. .	13,671 74
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	11,050	3,000	. .	753	1,800
Amount of Debts due and unpaid, and considered doubtful, ...	15,560 48	6,182 73	5,203	16,161 50	183

	WARE.	GREENFIELD.	SPRINGFIELD.		WESTFIELD.
	Hampshire Manufac.	Greenfield.	Chicopee.	Springfield.	Hampden.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000	$150,000	$200,000	$250,000	$100,000
Bills in circulation of five dollars and upwards, ...	87,470	83,700	139,383	185,000	59,395
Bills in circulation less than five dollars, .	3,019	22,352	28,698	21,429	14,345
Net Profits on hand, ...	9,377 18	13,918 18	18,630 25	36,367 90	16,815 74
Balances due to other Banks, . . .	8,739 71	1,409 94	501 50	. .	1,090 77
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	4,451 56	7,483 63	67,582 08	13,905 82	12,675 75
Cash deposited bearing interest, . . .	2,158 69	324 06	1,500	45,355 76	2,000
Total amount due from the Banks, . .	265,216 14	279,187 81	456,294 83	552,058 48	206,322 26
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	8,453 36	11,011 40	12,263 31	8,925 77	8,218 69
Real Estate, ...	3,785 30	2,500	8,535 48	6,200	3,000

Bills of other Banks incorporated in this State, ...	2,559	1	11,707	7,000	2,076
Bills of other Banks incorporated elsewhere,	175	15	898	1,413	86
Balances due from other Banks, . . .	23,406 10	74,970 35	41,622 74	52,556 77	10,699 69
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	226,837 38	190,690 06	381,268 30	475,962 94	182,241 88
Total amount of the Resources of the Banks,	265,216 14	279,187 81	456,294 83	552,058 48	206,322 26
Rate and amount of the last Semi-annual Dividend, ...	3½ pr. ct. 5,250	3½ pr. ct. 5,250	4 pr. ct. 8,000	4 pr. ct. 10,000	3½ pr. ct. 3,500
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	4,601 28	8,548 84	9,601 84	37,414 29	13,288 77
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	. .	. .	. .	16,600	. .
Amount of Debts due and unpaid, and considered doubtful, ...	1,700	3,431 82	683 01	. .	14,000

	ADAMS.	LEE.	PITTSFIELD.	STOCKBRIDGE.	CANTON.
	Adams.	Lee.	Agricultural.	Housatonic.	Neponset.
DUE FROM THE BANKS.					
Capital Stock paid in,	$200,000	$100,000	$150,000	$100,000	$100,000
Bills in circulation of five dollars and upwards,	46,880	28,405	101,535	55,510	27,885
Bills in circulation less than five dollars,	14,907	16,166	20,824	15,461	15,356
Net Profits on hand,	9,097 88	2,139 72	24,228 83	9,076 89	2,397 11
Balances due to other Banks,	7,490 95	1,107 98	1,063 87	753 44	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	3,805 87	14,251 87	47,522 37	8,879 92	7,756 16
Cash deposited bearing interest,	1,220	. .	. .	. .	. .
Total amount due from the Banks,	283,401 70	162,070 57	345,174 07	189,681 25	153,394 27
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	4,115 03	3,535 30	7,609 73	4,482 80	4,227 72
Real Estate,	15,014	2,317 36	1,459 41	2,326 32	2,433 60

Bills of other Banks incorporated in this State, ...	1,288	790	4,385	2,066	7
Bills of other Banks incorporated elsewhere,	1,303	560	1,183	. .	16
Balances due from other Banks, . . .	10,484 57	19,746 80	141,757 19	47,332 50	13,917 74
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	251,197 10	135,121 11	188,779 74	133,473 63	132,792 21
Total amount of the Resources of the Banks,	283,401 70	162,070 57	345,174 07	189,681 25	153,394 27
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 6,000	3 pr. ct. 3,000	4 pr. ct. 6,000	3 pr. ct. 3,000	3 pr. ct. 3,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	4,421 16	1,925 27	19,662 17	10,320 21	12 22
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	3,000	1,500	11,950	2,600	2,600
Amount of Debts due and unpaid, and considered doubtful, ...	12,000	1,470	1,948 94	1,515 63	5,000

	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.	ROXBURY.
	Dedham.	Dorchester & Milton	Quincy Stone.	Randolph.	People's.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000	$100,000	$100,000	$150,000	$100,000
Bills in circulation of five dollars and upwards, ...	77,127	35,635	57,455	21,480	39,145
Bills in circulation less than five dollars, .	17,569	8,115	10,761	8,511	19,628
Net Profits on hand, ...	27,511 21	12,603 01	9,181 37	14,205 93	6,982 74
Balances due to other Banks, ...	1,403 20	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	36,162 56	35,163 13	40,299 46	8,163 33	40,802 29
Cash deposited bearing interest, ...	. .	. .	. .	. .	230
Total amount due from the Banks, . .	309,772 97	191,516 14	217,696 83	202,360 26	206,788 03
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	11,002 61	6,753 85	10,747 22	5,153 65	6,553 49
Real Estate, ...	2,857 71	. .	4,650	4,000	. .

Bills of other Banks incorporated in this State, ...	258	2,993	1,581	175	2,039
Bills of other Banks incorporated elsewhere,	78	156	287	. .	231
Balances due from other Banks, . . .	17,088 62	12,758 04	31,335 76	9,769 67	20,327 01
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	278,488 03	168,855 25	169,095 85	183,261 94	177,637 53
Total amount of the Resources of the Banks,	309,772 97	191,516 14	217,696 83	202,360 26	206,788 03
Rate and amount of the last Semi-annual Dividend, ...	4 pr. ct. 6,000	3½ pr. ct. 3,500	3 pr. ct. 3,000	3 pr. ct. 4,500	3 pr. ct. 3,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	21,315 14	8,629 44	4,650	7,098 77	3,880 28
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	2,926 86	. .	4,200	. .	3,250
Amount of Debts due and unpaid, and considered doubtful, ...	349 15	. .	. .	. .	3,977 25

	ROXBURY.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.
	Winthrop.	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000	$100,000	$150,000	$100,000	$200,000
Bills in circulation of five dollars and upwards, ...	14,360	45,565	45,080	16,115	69,200
Bills in circulation less than five dollars, .	12,155 50	9,760	13,833	11,244	12,133 75
Net Profits on hand, ...	1,503 24	9,681 17	8,388 40	7,482 34	8,329 21
Balances due to other Banks, ...	. .	. .	. .	. .	6,069 57
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	4,578 45	9,204 41	5,210 48	4,021 61	32,428 09
Cash deposited bearing interest, ...	. .	. .	. .	. .	. .
Total amount due from the Banks, . .	132,597 19	174,210 58	222,511 88	138,862 95	328,160 62
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	3,756 30	5,117 97	4,597 40	2,846 36	5,227 06
Real Estate, ...	11,998 18	6,314 82	. .	6,141 21	5,300

Bills of other Banks incorporated in this State,	3,571 81	393	250	1	2,046
Bills of other Banks incorporated elsewhere,	. .	. .	109	587	632
Balances due from other Banks,	12,417 51	19,971 68	7,526 57	12,780 73	72,536 71
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	100,853 39	142,413 11	210,028 91	116,506 65	242,418 85
Total amount of the Resources of the Banks,	132,597 19	174,210 58	222,511 88	138,862 95	328,160 62
Rate and amount of the last Semi-annual Dividend,	. .	3 pr. ct. 3,000	3 pr. ct. 4,500	3 pr. ct. 3,000	3 pr. ct. 6,000
Amount of Reserved Profits at the time of declaring the last Dividend,	. .	4,608 37	3,862 47	4,289 78	1,948 90
Amount of Debts due to each Bank, secured by pledge of its Stock,	27,016	400	8,792 06	3,650	1,994 28
Amount of Debts due and unpaid, and considered doubtful,	22,061	244 90	2,828 15	. .	600

	FALL RIVER.	NEW BEDFORD.			
	Fall River.	Bedford Commercial.	Marine.	Mechanics'.	Merchants'.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$400,000	$400,000	$300,000	$200,000	$400,000
Bills in circulation of five dollars and upwards, ...	86,769	97,315	62,335	36,800	90,810
Bills in circulation less than five dollars, .	22,399	14,996	9,880	3,123	11,721
Net Profits on hand, ...	14,072 85	16,172 58	13,110 15	4,622 39	18,573 98
Balances due to other Banks, . . .	6,621 42	6,914 25	3,680 28	4,155 85	23,454 66
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	22,392 26	58,995 15	44,491 53	36,538 25	75,083 43
Cash deposited bearing interest, . . .	. .	12,000	11,700	. .	44,781 60
Total amount due from the Banks, . .	552,254 53	606,392 98	445,196 96	285,239 49	664,424 67
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	6,626 92	6,338 53	4,933 47	4,962 14	10,348 35
Real Estate, ...	6,000	23,900	12,990 81	12,356 30	21,277

Bills of other Banks incorporated in this State, ...	14,367 48	3,000	687	1,067	371
Bills of other Banks incorporated elsewhere,	. .	391 10	175	210 50	1,220
Balances due from other Banks, . . .	29,474 85	44,471 85	39,092 42	14,262 71	19,697 28
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	495,785 28	528,291 50	387,318 26	252,380 84	611,511 04
Total amount of the Resources of the Banks,	552,254 53	606,392 98	445,196 96	285,239 49	664,424 67
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 12,000	3 pr. ct. 12,000	3 pr. ct. 9,000	3 pr. ct. 6,000	3½ pr. ct. 14,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	994 63	4,630 42	4,273 72	. .	3,244 53
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	15,065	. .	. .	. .	. .
Amount of Debts due and unpaid, and considered doubtful, ...	407 74	1,527 76	1,075 50	1,000	. .

	PAWTUCKET.	TAUNTON.			DUXBURY.
DUE FROM THE BANKS.	Pawtucket.	Bristol County.	Cohannet.	Taunton.	Duxbury.
Capital Stock paid in,	$100,000	$200,000	$200,000	$250,000	$100,000
Bills in circulation of five dollars and upwards,	25,605	69,057	29,685	31,380	36,520
Bills in circulation less than five dollars,	5,601	21,684 25	12,889 25	22,564 50	14,800
Net Profits on hand,	1,695 83	16,425 23	12,295 81	10,316 28	6,543 88
Balances due to other Banks,	1,829 03	3,005 72	2,651 50	2,071 68	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	21,135 95	33,919 63	28,946 77	30,368 38	2,906 77
Cash deposited bearing interest,	3,323 63	. .	186 84	1,200	. .
Total amount due from the Banks,	159,190 44	344,091 83	286,655 17	347,900 84	160,770 65
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	2,674 71	3,417 51	4,454 04	3,634 65	3,451 22
Real Estate,	6,800	7,000	8,456 77	7,316	6,000

Bills of other Banks incorporated in this State, ...	416	798 25	2,308 99	2,619	1,538
Bills of other Banks incorporated elsewhere,	4,537	438	77	287	18
Balances due from other Banks, . . .	17,011 27	25,411 19	5,587 94	8,462 61	12,587 10
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	127,751 46	307,026 88	265,770 43	325,581 58	137,176 33
Total amount of the Resources of the Banks,	159,190 44	344,091 83	286,655 17	347,900 84	160,770 65
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 3,000	3 pr. ct. 6,000	3 pr. ct. 6,000	3 pr. ct. 7,500	2 pr. ct. 2,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	1,004 85	8,895 10	15,278 51	5,437 23	1,402 57
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	3,655	8,450	5,305	4,800	10,614 44
Amount of Debts due and unpaid, and considered doubtful, ...	1,510	1,684 66	3,516 69	10,000	6,728 46

	HINGHAM.	PLYMOUTH.		WAREHAM.	FALMOUTH.
DUE FROM THE BANKS.	Hingham.	Old Colony.	Plymouth.	Wareham.	Falmouth.
Capital Stock paid in,	$150,000	$100,000	$100,000	$100,000	$100,000
Bills in circulation of five dollars and upwards,	49,809	49,870	24,000	40,410	50,495
Bills in circulation less than five dollars,	9,571	12,467	6,580	7,168	5,496
Net Profits on hand,	12,460 97	6,876 38	15,081 20	3,398 66	3,358 54
Balances due to other Banks,	. .	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	16,031 54	30,104 97	22,533 42	12,492 98	32,057 63
Cash deposited bearing interest,	. .	5,166 66	. .	. .	5,356
Total amount due from the Banks,	237,872 51	204,485 01	168,194 62	163,469 64	196,763 17
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	6,737 66	2,722 46	6,864 82	3,793 47	4,080 79
Real Estate,	11,909 86	3,000	4,625	2,511 86	4,569 25

Bills of other Banks incorporated in this State, ...	527	6,026	3,360	460	132
Bills of other Banks incorporated elsewhere,	6	. .	. .	42	35
Balances due from other Banks, . . .	5,807 56	29,412 55	20,916 89	15,132 21	55,381 93
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	212,884 43	163,324	132,427 91	141,530 10	132,564 20
Total amount of the Resources of the Banks,	237,872 51	204,485 01	168,194 62	163,469 64	196,763 17
Rate and amount of the last Semi-annual Dividend, ...	2½ pr. ct. 3,750	3 pr. ct. 3,000	3 pr. ct. 3,000	3 pr. ct. 3,000	3 pr. ct. 3,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	4,404 71	3,460 41	11,945 42	2,002 62	1,017 40
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	4,860	1,100	. .	. .	5,250
Amount of Debts due and unpaid, and considered doubtful, ...	9,000	312 30	1,212	2,041 50	. .

	YARMOUTH.	NANTUCKET.		
	Barnstable.	Citizens'.	Manuf. & Mechanics'.	Pacific.
DUE FROM THE BANKS.				
Capital Stock paid in, ...	$150,000	$100,000	$100,000	$200,000
Bills in circulation of five dollars and upwards, ...	82,385	19,210	43,220	93,750
Bills in circulation less than five dollars, .	9,063	10,262 75	11,210	12,372 75
Net Profits on hand, ...	12,643 07	1,149 96	3,222 99	29,083 18
Balances due to other Banks, . . .	. .	1,128 49	3,441 30	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	2,876 10	37,303 89	43,777 24	71,091 61
Cash deposited bearing interest, . . .	21,074 29	21,101 44	3,946 71	44,994 94
Total amount due from the Banks, . .	278,041 46	190,156 53	208,818 24	451,292 48
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their Banking Houses, ...	9,586 96	4,222 98	2,256 10	7,103 74
Real Estate, ...	2,000	9,267 38	7,893 42	20,845 79

Bills of other Banks incorporated in this State, ...	12	4,800 28	189 25	4,930
Bills of other Banks incorporated elsewhere,	101	313	314 25	2,530
Balances due from other Banks, . . .	23,956 92	219 59	18,252 66	27,640 39
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	242,384 58	171,333 30	179,912 56	388,242 56
Total amount of the Resources of the Banks,	278,041 46	190,156 53	208,818 24	451,292 48
Rate and amount of the last Semi-annual Dividend, ...	3 pr. ct. 4,500	3 pr. ct. 3,000	2 pr. ct. 2,000	3 pr. ct. 6,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	7,546 41	641 25	. .	23,255 29
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	11,074	11,100	100	. .
Amount of Debts due and unpaid, and considered doubtful, ...	1,150	. .	20,000	17,000

AGGREGATE.

DUE FROM THE BANKS.	25 Banks in Boston.	89 Banks out of Boston.	Total—114 Banks.
Capital Stock paid in,	$17,610,000	$15,750,000	$33,360,000
Bills in circulation of five dollars and upwards,	3,042,122	4,857,555	7,899,677
Bills in circulation less than five dollars,	444,386	1,165,049	1,609,435
Net Profits on hand,	1,795,811 45	996,302 62	2,792,114 07
Balances due to other Banks,	4,258,663 64	154,842 86	4,413,506 50
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	4,961,338 43	2,183,561 12	7,144,899 55
Cash deposited bearing interest,	879,656 49	580,165 40	1,459,821 89
Total amount due from the Banks,	32,991,978 01	25,687,496	58,679,474 01
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking Houses,	2,477,220 78	634,617 06	3,111,837 84
Real Estate,	711,650 38	526,540 84	1,238,191 22

Bills of other Banks incorporated in this State,	1,910,039 11	211,579 27	2,121,618 38
Bills of other Banks incorporated elsewhere,	158,125	34,693 85	192,818 85
Balances due from other Banks,	2,293,225 71	2,167,821 22	4,461,046 93
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	25,441,717 03	22,112,243 63	47,553,960 66
Total amount of the Resources of the Banks,	32,991,978 01	25,687,495 87	8,679,473 88
Rate and amount of the last Semi-annual Dividend,	520,750	471,395	992,145
Amount of Reserved Profits at the time of declaring the last Dividend,	870,341 61	512,772 89	1,383,114 50
Amount of Debts due to each Bank, secured by pledge of its Stock,	326,039 05	615,750 80	941,789 85
Amount of Debts due and unpaid, and considered doubtful,	735,319 33	307,846 33	1,043,165 66

Aggregate of Dividends of the Banks in Boston, a fraction short of 2 96-100 per cent.

Aggregate of Dividends of the Banks out of Boston, a fraction over 2 99-100 per cent.

Aggregate of Dividends of all the Banks, a fraction over 2 97-100 per cent.

NOTES.

This Abstract embraces all the Banks which were included in the last year's Abstract, excepting the Newburyport Bank, which is understood to be settling up its affairs, under the supervision of the Bank Commissioners. The Capital Stock of the Market Bank has been reduced $240,000 and the Charlestown Bank $50,000—since the last year. The Capital Stocks of all the other Banks in the Abstract remain unchanged.

The City and Globe Banks returned in addition to their Capital Stock paid in, the amount borrowed by them from the State, viz. the City, $100,000, and the Globe, $54,000. These sums are transferred to the column of "Cash deposited bearing interest," and are included in it.

The North and State Banks state, that the whole of the amounts in their respective columns of "Cash deposited bearing interest," are loans from the State Treasury.

In answering the question concerning "the rate and amount of the last semi-annual dividend," the City Bank specifies a dividend made in July, 1840—the Ipswich, a dividend made in April, 1837—the Quincy Stone, a dividend made in October, 1841—the Hingham and the Duxbury, dividends made in October, 1840. All the other Banks not specifying any time, are of course presumed to refer to dividends made in April last.

The debt and credit accounts, as given in the returns of the Naumkeag and Worcester Banks, do not exactly balance. The aggregate in the Abstract has been affected thereby.

[In November, 1840, the Banks included in this Abstract presented the following aggregates, viz.—Capital Stock paid in, $33,650,000; Bills in circulation of five dollars and upwards, $7,546,595; Bills in circulation less than five dollars, $1,488,051 25; Net Profits on hand, $2,061,765 56; Balances due to other Banks, $3,961,805 86; Cash deposited, &c. not bearing interest, $7,247,230 14; Cash deposited bearing interest, $1,379,512 80; Due from the Banks, $57,331,817 52; Gold, Silver, &c. in Banks, $2,988,044 62; Real Estate, $1,166,678 68; Bills of Banks in this State, $1,878,050 22; Bills of Banks elsewhere, $242,831 42; Balances due from other Banks, $4,692,019 80; Due to the Banks, excepting Balances, $46,338,195 99; Total Resources of the Banks, $57,331,821 17; Amount of the last Semi-annual Dividend, $939,995; Amount of Reserved Profits, $1,545,659 46; Debts secured by pledge of Stock, $1,161,427 19; Debts due and considered doubtful, $971,178 32.]

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BANK ABSTRACT

FOR OCTOBER,

1842.

ABSTRACT

EXHIBITING THE CONDITION OF THE

BANKS IN MASSACHUSETTS,

ON THE

FIRST SATURDAY OF OCTOBER,

1842:

PREPARED FROM OFFICIAL RETURNS,

BY

JOHN P. BIGELOW,

Secretary of the Commonwealth.

Boston:

DUTTON AND WENTWORTH, STATE PRINTERS.

1842.

☞ The official Circular, requiring returns from the Banks, was issued by direction of the Governor, on the first day of November, and had reference to their condition on the first Saturday of the preceding month.

BOSTON.

DUE FROM THE BANKS.	Atlantic.	Atlas.	Boston.	City.	Columbian.
Capital Stock paid in, - - - - -	$500,000 00	$500,000 00	$600,000 00	$1,000,000 00	$500,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	95,464 00	90,455 00	122,466 00	115,055 00	56,440 00
Bills in circulation less than five dollars, -	13,403 00	10,124 00	26,607 00	13,119 00	8,063 00
Net Profits on hand, - - - - -	9,991 46	104,627 30	43,272 54	160,186 67	32,785 92
Balances due to other Banks, - - -	44,907 78	83,204 57	4,000 00	19,811 20	12,000 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	151,532 42	150,496 87	530,454 99	152,494 20	133,625 70
Cash deposited bearing interest, - - -	3,646 95	3,000 00	36,711 94	192,575 66	11,000 00
Total amount due from the Banks, - -	818,945 61	941,907 74	1,363,512 47	1,653,241 73	753,914 62
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	52,662 89	17,559 20	105,486 54	35,294 13	37,027 35
Real Estate, - - - - - -	38,635 29	- -	50,000 00	31,624 68	- -

Bills of other Banks incorporated in this State, - - - - - - - -	55,568 00	25,626 00	47,967 00	36,300 00	47,641 00
Bills of other Banks incorporated elsewhere,	- -	- -	- -	- -	- -
Balances due from other Banks, - - -	81,522 05	13,629 13	114,314 96	51,412 09	16,929 14
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	590,557 38	885,093 41	1,045,743 97	1,498,610 83	652,317 13
Total amount of the Resources of the Banks,	818,945 61	941,907 74	1,363,512 47	1,653,241 73	753,914 62
Rate, amount and date of Dividends since the last Annual Returns, - - - - -	3 pr. ct. 15,000 00 Oct., 1841. 3 pr. ct. 15,000 00 April, 1842. 3 pr. ct. 15,000 00 Oct., 1842.	2½ pr. ct. 12,500 00 Oct., 1841. 2 pr. ct. 10,000 00 April, 1842. 2½ pr. ct. 12,500 00 Oct., 1842.	3½ pr. ct. 21,000 00 Oct., 1841. 3½ pr. ct. 21,000 00 April, 1842. 3½ pr. ct. 21,000 00 Oct., 1842.	2 pr. ct. 20,000 00 Oct., 1842.	3 pr. ct. 15,000 00 Oct., 1841. 3 pr. ct. 15,000 00 April, 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	5,184 47	85,714 64	31,503 51	14,765 00	29,905 18
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - - -	400 00	2,642 00	400 00	300 00	- -
Amount of Debts due and unpaid, and considered doubtful, - - - - - -	- -	92,000 00	- -	131,555 00	6,091 43

BOSTON.

DUE FROM THE BANKS.	Eagle.	Freeman's.	Globe.	Granite.	Hamilton.
Capital Stock paid in, - - - - -	$500,000 00	$150,000 00	$1,000,000 00	$500,000 00	$500,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	107,025 00	59,795 00	115,675 00	139,810 00	85,895 00
Bills in circulation less than five dollars, -	14,214 00	14,040 00	29,476 00	14,831 00	14,599 00
Net Profits on hand, - - - - -	62,832 76	16,460 61	39,255 66	21,567 98	43,132 31
Balances due to other Banks, - - -	47,475 73	- -	324,897 68	17,022 32	74,566 80
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	248,986 09	53,678 11	275,864 08	129,301 82	118,429 87
Cash deposited bearing interest, - - -	146,893 37	- -	54,000 00	- -	10,000 00
Total amount due from the Banks, - -	1,127,426 95	293,973 72	1,839,168 42	822,533 12	846,622 98
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	35,639 09	15,567 39	134,223 23	46,145 01	59,165 55
Real Estate, - - - - - - - -	- -	5,649 00	30,000 00	- -	- -

Bills of other Banks incorporated in this State, - - - - - - - - -	63,146 00	37 00	87,526 00	41,597 00	71,624 00
Bills of other Banks incorporated elsewhere,	- -	- -	- -	- -	- -
Balances due from other Banks, - - -	31,671 49	31,848 89	93,849 85	49,235 22	74,873 79
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	996,970 37	240,871 44	1,493,569 34	685,555 89	640,959 64
Total amount of the Resources of the Banks,	1,127,426 95	293,973 72	1,839,168 42	822,533 12	846,622 98
Rate, amount and date of Dividends since the last Annual Returns, - - - - -	3½ pr. ct. 17,500 00 Oct., 1841.	3½ pr. ct. 5,250 00 Oct., 1841. 3½ pr. ct. 5,250 00 April, 1842.	3 pr. ct. 30,000 00 Oct., 1841. 3 pr. ct. 30,000 00 April, 1842. 3 pr. ct. 30,000 00 Oct., 1842.	3 pr. ct. 15,000 00 Oct., 1841. 2½ pr. ct. 12,500 00 April, 1842.	3 pr. ct. 15,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	32,340 04	8,700 00	39,255 66	4,590 64	19,692 27
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - - -	1,570 00	18,600 00	17,475 00	16,800 00	50 00
Amount of Debts due and unpaid, and considered doubtful, - - - - - -	46,201 14	- -	25,900 88	3,349 13	7,700 78

BOSTON.

DUE FROM THE BANKS.	Market.	Massachusetts.	Mechanics'.	Merchants'.	New England.
Capital Stock paid in, - - - - -	$560,000 00	$800,000 00	$150,000 00	$2,000,000 00	$1,000,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	100,750 00	91,584 00	45,770 00	420,145 00	74,592 00
Bills in circulation less than five dollars, -	10,596 00	10,472 00	21,408 00	485 00	14,500 00
Net Profits on hand, - - - - -	147,476 95	16,495 27	5,045 20	227,331 06	69,594 90
Balances due to other Banks, - - -	13,944 67	57,908 00	- -	579,135 87	46,896 54
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	111,640 71	209,812 07	8,510 23	691,373 59	87,610 24
Cash deposited bearing interest, - - -	- -	- -	- -	- -	50,723 32
Total amount due from the Banks, - -	944,408 33	1,186,271 34	230,733 43	3,918,470 52	1,343,917 00
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	27,117 29	40,124 14	8,398 57	604,837 94	49,762 77
Real Estate, - - - - - - -	21,005 05	78,758 15	14,000 00	100,000 00	20,000 00

Bills of other Banks incorporated in this State, - - - - - - - -	48,222 00	55,827 00	785 00	267,421 00	21,541 00
Bills of other Banks incorporated elsewhere,	130 00	- -	- -	- -	- -
Balances due from other Banks, - - -	42,642 64	54,798 92	17,564 60	110,110 95	50,082 27
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	805,291 35	956,763 13	189,985 26	2,836,100 63	1,202,530 96
Total amount of the Resources of the Banks,	944,408 33	1,186,271 34	230,733 43	3,918,470 52	1,343,917 00
Rate, amount and date of Dividends since the last Annual Returns, - - - - -	3½ pr. ct. 19,600 00 Oct., 1841. 3 pr. ct. 16,800 00 April, 1842.	3 pr. ct. 24,000 00 Oct., 1841. 2⅘ pr. ct. 22,400 00 April, 1842. 2⅘ pr. ct. 22,400 00 Oct., 1842.	3 pr. ct. 4,500 00 Oct., 1841. 3 pr. ct. 4,500 00 April, 1842.	3½ pr. ct. 70,000 00 Oct., 1841. 3½ pr. ct. 70,000 00 April, 1842.	3 pr. ct. 30,000 00 Oct., 1841. 3 pr. ct. 30,000 00 April, 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	66,308 87	6,581 70	1,098 10	164,952 03	30,000 00
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - -	500 00	3,950 00	23,029 00	23,866 13	6,500 00
Amount of Debts due and unpaid, and considered doubtful, - - - - - -	81,168 08	- -	1,293 00	18,600 00	29,000 00

BOSTON.

DUE FROM THE BANKS.	North.	Shawmut.	Shoe & Lea. Dealers.	South.	State.
Capital Stock paid in, - - - -	$750,000 00	$500,000 00	$500,000 00	$500,000 00	$1,800,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	99,850 00	117,025 00	104,960 00	30,446 00	176,695 00
Bills in circulation less than five dollars, -	13,944 00	14,164 00	14,779 00	14,311 00	52,369 00
Net Profits on hand, - - - - -	50,231 90	16,866 37	54,291 28	33,704 52	49,811 32
Balances due to other Banks, - - -	29,224 38	112,071 81	78,120 22	26,241 11	99,000 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	118,943 29	108,942 49	96,427 50	34,081 79	406,764 21
Cash deposited bearing interest, - - -	17,000 00	- -	234,861 31	20,000 00	39,000 00
Total amount due from the Banks, - -	1,079,193 57	869,069 67	1,083,439 31	658,784 42	2,623,639 53
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	63,971 49	75,128 50	74,498 88	34,423 41	80,896 96
Real Estate, - - - - - - -	19,400 00	- -	- -	- -	- -

Bills of other Banks incorporated in this State, - - - - - - - -	33,855 00	47,178 00	33,041 01	17,672 00	92,108 00
Bills of other Banks incorporated elsewhere,	- -	- -	- -	- -	40 00
Balances due from other Banks, - - -	6,941 08	35,600 86	70,680 26	36,224 39	84,808 14
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	955,026 00	711,162 31	905,219 16	570,464 62	2,365,786 43
Total amount of the Resources of the Banks,	1,079,193 57	869,069 67	1,083,439 31	658,784 42	2,623,639 53
Rate, amount and date of Dividends since the last Annual Returns, - - - - -	2½ pr. ct. 18,750 00 Oct., 1841.	3 pr. ct. 15,000 00 Oct., 1841. 3 pr. ct. 15,000 00 April, 1842.	3½ pr. ct. 17,500 00 Sept., 1841. 3½ pr. ct. 17,500 00 Mar., 1842. 3½ pr. ct. 17,500 00 Sept., 1842.	2 pr. ct. 10,000 00 Oct., 1841.	1 pr. ct. 18,000 00 Oct., 1841. 3 pr. ct. 54,000 00 April, 1842. 3⅓ pr. ct. 60,000 00 Oct., 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	27,865 55	12,043 45	43,484 84	11,438 53	49,811 32
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - - -	48,638 35	3,994 00	- -	38,470 15	64,094 74
Amount of Debts due and unpaid, and considered doubtful, - - - - - -	30,171 49	6,000 00	4,000 00	40,000 00	2,808 14

BOSTON.

DUE FROM THE BANKS.	Suffolk.	Traders'.	Tremont.	Union.	Washington.
Capital Stock paid in, - - - - -	$1,000,000 00	$500,000 00	$500,000 00	$800,000 00	$500,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	158,050 00	78,350 00	95,180 00	99,322 00	81,344 00
Bills in circulation less than five dollars, -	26,493 00	18,730 00	9,274 00	937 00	23,174 00
Net Profits on hand, - - - - -	105,362 91	- -	25,406 02	29,722 70	10,311 27
Balances due to other Banks, - - -	1,329,068 44	10,438 51	49,511 79	39,535 18	- -
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	148,017 54	86,955 34	135,980 41	213,849 13	123,303 84
Cash deposited bearing interest, - - -	- -	1,239 14	- -	15,527 01	- -
Total amount due from the Banks, - -	2,766,991 89	695,712 99	815,352 22	1,198,893 02	738,133 11
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	308,551 10	25,851 56	59,211 08	69,403 65	20,441 27
Real Estate, - - - - - - -	40,114 89	1,200 00	43,072 33	128,178 40	32,965 09

Bills of other Banks incorporated in this State, - - - - - - - - -	305,254 00	31,054 00	33,499 00	51,479 00	14,562 00
Bills of other Banks incorporated elsewhere,	177,831 87	- -	- -	- -	3,619 00
Balances due from other Banks, - - -	535,643 09	21,693 93	49,568 91	52,409 50	16,912 92
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,399,596 94	605,309 48	630,000 90	897,422 47	649,632 83
Total amount of the Resources of the Banks,	2,766,991 89	685,108 97	815,352 22	1,198,893 02	738,133 11
Rate, amount and date of Dividends since the last Annual Returns, - - - - -	4 pr. ct. 40,000 00 Oct., 1841. 4 pr. ct. 40,000 00 April, 1842. 4 pr. ct. 40,000 00 Oct., 1842.	- - - - - -	3 pr. ct. 15,000 00 Oct., 1841. 3 pr. ct. 15,000 00 April, 1842.	3 pr. ct. 24,000 00 Oct., 1842.	2 pr. ct. 10,000 00 April, 1842. 2¾ pr. ct. 13,750 00 Oct., 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	107,032 06	- -	15,563 00	29,722 70	10,311 27
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - - -	32,100 00	11,765 00	10,100 00	7,600 00	7,045 00
Amount of Debts due and unpaid, and considered doubtful, - - - - - -	31,123 41	- -	17,964 92	200 00	5,300 00

	ANDOVER.		BEVERLY.	DANVERS.	
DUE FROM THE BANKS.	Andover.	Essex.	Beverly.	Danvers.	Village.
Capital Stock paid in, - - - - -	$250,000 00	$100,000 00	$125,000 00	$150,000 00	$120,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	50,180 00	12,940 00	41,974 00	27,060 00	25,050 00
Bills in circulation less than five dollars, -	4,794 00	4,908 00	4,178 00	8,112 00	12,188 00
Net Profits on hand, - - - - -	9,487 78	3,564 59	10,211 78	5,728 55	5,094 30
Balances due to other Banks, - - -	- -	- -	302 72	1,289 83	2,039 60
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	3,804 00	168 00	18,172 90	10,540 89	6,244 55
Cash deposited bearing interest, - - -	1,475 85	- -	- -	24,092 13	730 52
Total amount due from the Banks, - -	319,741 63	121,580 59	199,839 40	226,823 40	171,346 97
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	9,582 21	1,593 72	13,882 54	3,750 49	3,396 51
Real Estate, - - - - - - -	6,000 00	1,200 00	- -	4,766 67	5,277 60

Bills of other Banks incorporated in this State, - - - - - - - -	669 00	1,478 75	3,034 16	368 64	2,569 17
Bills of other Banks incorporated elsewhere,	167 00	- -	184 00	- -	- -
Balances due from other Banks, - - -	15,915 27	7,289 71	12,559 16	11,494 63	14,525 25
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	287,408 15	110,018 41	170,179 54	206,442 97	145,578 44
Total amount of the Resources of the Banks,	319,741 63	121,580 59	199,839 40	226,823 40	171,346 97
Rate, amount and date of Dividends since the last Annual Returns, - - - - -	2½ pr. ct. 6,250 00 April, 1842.	3 pr. ct. 3,000 00 Oct., 1841. 3 pr. ct. 3,000 00 April, 1842.	3 pr. ct. 3,750 00 Oct., 1841. 3 pr. ct. 3,750 00 April, 1842.	3 pr. ct. 4,500 00 Oct., 1841. 2½ pr. ct. 3,750 00 April, 1842.	3 pr. ct. 3,600 00 Oct., 1841. 3 pr. ct. 3,600 00 April, 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	578 70	353 76	7,084 07	982 54	1,138 20
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - - -	6,265 00	5,321 13	5,025 00	3,200 00	2,610 00
Amount of Debts due and unpaid, and considered doubtful, - - - - - -	1,970 98	5,095 48	5,500 00	500 00	1,191 00

	DANVERS.	GEORGETOWN.	GLOUCESTER.	HAVERHILL.	
	Warren.	Manufacturers'.	Gloucester.	Haverhill.	Merrimack.
DUE FROM THE BANKS.					
Capital Stock paid in, - - - - -	$150,000 00	$100,000 00	$200,000 00	$100,000 00	$240,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	32,127 00	17,465 00	75,600 00	36,470 00	33,110 00
Bills in circulation less than five dollars, -	6,880 50	12,503 00	11,271 25	12,729 00	11,800 00
Net Profits on hand, - - - - -	4,538 18	4,468 80	11,982 09	8,198 10	19,727 95
Balances due to other Banks, - - -	42 24	1,794 85	85 92	2 25	8,492 77
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	- -	1,094 67	23,253 54	3,373 68	2,213 32
Cash deposited bearing interest, - - -	31,550 70	1,700 00	15,634 89	- -	- -
Total amount due from the Banks, - -	225,138 62	139,026 32	337,827 69	160,773 03	315,344 04
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	4,237 98	3,165 10	12,392 35	3,331 95	3,727 95
Real Estate, - - - - - -	395 40	1,200 00	16,513 88	7,000 00	8,251 17

Bills of other Banks incorporated in this State, - - - - - - - -	1,690 54	114 00	87 00	1,459 00	1,723 00
Bills of other Banks incorporated elsewhere,	116 00	67 00	- -	396 00	433 00
Balances due from other Banks, - - -	19,232 59	16,517 26	48,819 57	22,139 99	5,738 33
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	199,466 11	117,962 96	260,014 89	126,446 09	295,470 59
Total amount of the Resources of the Banks,	225,138 62	139,026 32	337,827 69	160,773 03	315,344 04
Rate, amount and date of Dividends since the last Annual Returns, - - - -	3 pr. ct. 4,500 00 Oct., 1841. 2½ pr. ct. 3,750 00 April, 1842.	3 pr. ct. 3,000 00 April, 1842.	3 pr. ct. 6,000 00 April, 1842. 2½ pr. ct. 5,000 00 Oct., 1842.	3½ pr. ct. 3,500 00 April, 1842. 3½ pr. ct. 3,500 00 Oct., 1842.	3 pr. ct. 7,200 00 April, 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	734 84	1,645 41	11,982 09	4,700 00	13,711 36
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - -	9,645 00	1,900 00	23,599 00	- -	3,050 00
Amount of Debts due and unpaid, and considered doubtful, - - - - -	900 00	480 00	690 23	537 50	9,713 50

	IPSWICH.	LYNN.	MARBLEHEAD.		NEWBURYPORT.
	Ipswich.	Lynn Mechanics'.	Grand.	Marblehead.	Mechanics'.
DUE FROM THE BANKS.					
Capital Stock paid in, - - - - - -	$41,060 00	$250,000 00	$125,000 00	$120,000 00	$200,000 00
Bills in circulation of five dollars and upwards, - - - - - - - - -	345 00	53,270 00	40,090 00	40,520 00	37,000 00
Bills in circulation less than five dollars, -	263 00	17,741 00	10,234 00	4,774 00	8,678 50
Net Profits on hand, - - - - - -	11,747 36	1,468 38	1,401 15	- -	5,298 52
Balances due to other Banks, - - -	- -	2,853 05	1,202 88	- -	7,520 17
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	634 09	38,155 53	14,276 13	14,470 68	11,865 39
Cash deposited bearing interest, - - -	- -	3,826 73	- -	- -	13,639 50
Total amount due from the Banks, - -	54,049 45	367,314 69	192,204 16	179,764 68	284,002 08
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	251 68	5,904 45	4,219 58	8,341 41	6,757 49
Real Estate, - - - - - - - -	- -	10,000 00	9,192 00	7,500 00	17,065 78

Bills of other Banks incorporated in this State, - - - - - - - -	219 00	1,692 00	412 00	110 00	461 48
Bills of other Banks incorporated elsewhere,	- -	- -	- -	- -	- -
Balances due from other Banks, - - -	12,167 93	40,923 27	24,798 23	15,157 76	20,674 58
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	41,410 84	308,794 97	153,582 35	148,655 51	239,042 75
Total amount of the Resources of the Banks,	54,049 45	367,314 69	192,204 16	179,764 68	284,002 08
Rate, amount and date of Dividends since the last Annual Returns, - - - - -	- -	3 pr. ct. 7,500 00 Oct., 1841. 3 pr. ct. 7,500 00 April, 1842. 3 pr. ct. 7,500 00 Oct., 1842.	2 pr. ct. 2,500 00 Oct., 1841. 2 pr. ct. 2,500 00 April, 1842. 2 pr. ct. 2,500 00 Oct., 1842.	3 pr. ct. 3,600 00 April, 1842. 2 pr. ct. 2,400 00 Oct., 1842.	2½ pr. ct. 5,000 00 Oct., 1841. 2 pr. ct. 4,000 00 April, 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	- -	1,468 38	1,401 15	- -	2,654 02
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - -	715 00	14,075 86	28,611 06	2,900 00	17,234 00
Amount of Debts due and unpaid, and considered doubtful, - - - - - -	22,089 09	1,773 82	6,000 00	- -	11,356 95

	NEWBURYPORT.		SALEM.		
	Merchants'.	Ocean.	Asiatic.	Commercial.	Exchange.
DUE FROM THE BANKS.					
Capital Stock paid in, - - - - -	$300,000 00	$200,000 00	$200,000 00	$200,000 00	$200,000 00
Bills in circulation of five dollars and upwards, - - - - - - - - -	32,420 00	37,200 00	46,241 00	21,155 00	15,261 00
Bills in circulation less than five dollars, -	11,410 00	15,604 00	9,035 00	9,124 00	6,987 00
Net Profits on hand, - - - - -	12,224 71	6,492 81	16,594 81	13,140 18	9,783 43
Balances due to other Banks, - - -	3,746 97	9 09	21,593 68	7,549 59	921 33
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	21,486 77	22,907 46	38,759 22	24,067 51	34,817 08
Cash deposited bearing interest, - - -	- -	200 00	- -	8,861 85	- -
Total amount due from the Banks, - -	381,288 45	282,413 36	332,223 71	283,898 13	267,769 84
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	14,970 50	9,345 07	7,222 74	4,170 61	3,221 02
Real Estate, - - - - - - -	9,917 77	8,613 15	- -	4,500 00	4,000 00

Bills of other Banks incorporated in this State, - - - - - - - -	2,133 00	2,988 00	7,400 00	6,067 12	1,699 65
Bills of other Banks incorporated elsewhere,	44 00	- -	600 00	28 00	- -
Balances due from other Banks, - - -	23,477 50	14,052 40	66,369 50	1,493 98	14,263 77
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	330,745 68	247,414 74	250,631 47	267,638 42	244,585 40
Total amount of the Resources of the Banks,	381,288 45	282,413 36	332,223 71	283,898 13	267,769 84
Rate, amount and date of Dividends since the last Annual Returns, - - - -	2 pr. ct. 6,000 00 April, 1842.	2 pr. ct. 4,000 00 April, 1842.	3 pr. ct. 6,020 00 Oct., 1841. 3 pr. ct. 6,020 00 April, 1842.	3 pr. ct. 6,000 00 Oct., 1841. 3 pr. ct. 6,000 00 April, 1842.	3 pr. ct. 6,000 00 Oct., 1841. 2⅝ pr. ct. 5,250 00 April, 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	5,791 34	3,164 00	9,554 29	8,682 41	2,373 11
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - -	24,612 00	26,395 00	500 00	5,193 00	2,800 00
Amount of Debts due and unpaid, and considered doubtful, - - - - -	22,875 05	5,492 00	- -	450 00	- -

SALEM.

DUE FROM THE BANKS.	General Interest.	Mercantile.	Merchants'.	Naumkeag.	Salem.
Capital Stock paid in, - - - - - -	$400,000 00	$200,000 00	$400,000 00	$500,000 00	$250,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	3,055 00	29,360 00	26,543 00	64,896 00	13,825 00
Bills in circulation less than five dollars, -	1,404 00	5,907 00	8,577 00	19,255 00	5,888 00
Net Profits on hand, - - - - - -	15,624 28	5,784 17	3,313 54	25,499 55	6,674 06
Balances due to other Banks, - - -	363 49	393 90	880 70	17,891 98	1,055 71
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	683 93	14,866 97	23,350 09	19,980 87	25,614 08
Cash deposited bearing interest, - - -	- -	37,385 00	22,566 58	31,092 76	20,034 65
Total amount due from the Banks, - -	421,130 70	293,697 04	485,230 91	678,616 16	323,091 50
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	5,190 36	6,145 28	10,149 14	22,371 60	4,040 23
Real Estate, - - - - - - - -	- -	33,045 09	- -	1,500 00	3,277 97

Bills of other Banks incorporated in this State, - - - - - - - -	8,017 39	6,633 00	841 00	5,895 80	360 00
Bills of other Banks incorporated elsewhere,	- -	- -	- -	- -	- -
Balances due from other Banks, - - -	52,421 34	4,209 74	17,517 27	2,984 74	15,953 74
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	355,501 61	243,663 93	456,723 50	645,864 02	299,459 56
Total amount of the Resources of the Banks,	421,130 70	293,697 04	485,230 91	678,616 16	323,091 50
Rate, amount and date of Dividends since the last Annual Returns, - - - - -	3 pr. ct. 12,000 00 April, 1842.	3 pr. ct. 6,000 00 Oct., 1841. 2½ pr. ct. 5,000 00 April, 1842.	2¾ pr. ct. 11,000 00 Oct., 1841. 2¾ pr. ct. 11,000 00 April, 1842. 2½ pr. ct. 10,000 00 Oct., 1842.	3 pr. ct. 15,000 00 Oct., 1841. 3 pr. ct. 15,000 00 April, 1842.	2¾ pr. ct. 6,875 00 April, 1842. 2 pr. ct. 5,000 00 Oct., 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	7,870 60	1,644 27	1,538 50	4,145 99	1,612 10
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - -	33,735 00	16,210 00	18,205 00	33,112 50	6,300 00
Amount of Debts due and unpaid, and considered doubtful, - - - - - -	71,426 19	3,357 04	- -	2,000 00	4,346 25

	SALISBURY.	BRIGHTON.	CAMBRIDGE.		CHARLESTOWN.
	Powow River.	Brighton.	Cambridge.	Charles River.	Bunker Hill.
DUE FROM THE BANKS.					
Capital Stock paid in, - - - - -	$100,000 00	$200,000 00	$100,000 00	$100,000 00	$150,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	41,310 00	103,300 00	52,075 00	46,800 00	60,475 00
Bills in circulation less than five dollars, -	16,788 25	17,114 00	9,406 00	12,479 00	17,653 00
Net Profits on hand, - - - - -	12,525 44	6,619 05	2,603 50	5,567 25	7,663 58
Balances due to other Banks, - - -	- -	- -	206 10	- -	- -
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	8,812 41	44,969 27	18,652 86	24,778 49	55,415 31
Cash deposited bearing interest, - - -	- -	- -	4,780 00	- -	- -
Total amount due from the Banks, - -	179,436 10	372,002 32	187,723 46	189,624 74	291,206 89
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	6,739 19	9,987 06	2,391 06	9,385 60	15,924 38
Real Estate, - - - - - - -	3,232 30	3,649 30	9,735 46	- -	20,000 00

Bills of other Banks incorporated in this State, - - - - - - - -	52 00	256 38	646 00	- -	250 00
Bills of other Banks incorporated elsewhere,	2 00	144 00	25 00	- -	- -
Balances due from other Banks, - - -	8,417 43	24,192 11	14,289 71	12,402 65	15,734 93
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	160,993 18	333,773 47	160,636 23	167,836 49	239,297 58
Total amount of the Resources of the Banks,	179,436 10	372,002 32	187,723 46	189,624 74	291,206 89
Rate, amount and date of Dividends since the last Annual Returns, - - - - -	3½ pr. ct. 3,500 00 Oct., 1841. 3½ pr. ct. 3,500 00 April, 1842.	4 pr. ct. 8,000 00 Oct., 1841. 3 pr. ct. 6,000 00 April, 1842. 3½ pr. ct. 7,000 00 Oct., 1842.	2 pr. ct. 2,000 00 Oct., 1841. 2½ pr. ct. 2,500 00 April, 1842. 2½ pr. ct. 2,500 00 Oct., 1842.	3 pr. ct. 3,000 00 Oct., 1841. 3 pr. ct. 3,000 00 April, 1842.	3½ pr. ct. 5,250 00 April, 1842. 3 pr. ct. 4,500 00 Oct., 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	9,400 00	6,619 05	2,603 50	1,413 43	7,663 58
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - -	1,225 00	3,175 00	11,804 00	10,387 80	9,245 00
Amount of Debts due and unpaid, and considered doubtful, - - - - - -	- -	3,500 00	5,915 30	6,399 00	1,622 93

	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.	
	Charlestown.	Concord.	Framingham.	Lowell.	Rail Road.
DUE FROM THE BANKS.					
Capital Stock paid in, - - - - -	$100,000 00	$100,000 00	$100,000 00	$250,000 00	$800,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	10,775 00	46,521 00	56,880 00	85,445 00	228,460 00
Bills in circulation less than five dollars, -	5,382 00	5,985 00	13,841 00	19,956 00	60,505 00
Net Profits on hand, - - - - -	13,745 11	9,255 04	24,507 88	17,474 16	66,830 86
Balances due to other Banks, - - -	- -	- -	- -	- -	813 71
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	6,514 24	10,517 16	5,394 17	21,436 46	48,275 45
Cash deposited bearing interest, - - -	- -	2,925 00	- -	17,778 14	32,225 52
Total amount due from the Banks, - -	136,416 35	175,203 20	200,623 05	412,089 76	1,237,110 54
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	1,932 47	7,461 08	12,058 60	3,054 82	31,370 53
Real Estate, - - - - - -	7,337 50	2,400 00	3,000 00	2,123 76	8,800 00

Bills of other Banks incorporated in this State, - - - - - - - -	998 00	1,317 00	5,036 00	2,924 00	7,917 00
Bills of other Banks incorporated elsewhere,	- -	216 00	596 00	190 00	978 00
Balances due from other Banks, - - -	15,318 29	15,641 62	18,831 84	13,573 79	49,486 79
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	110,830 09	148,167 50	161,100 61	390,223 39	1,138,558 22
Total amount of the Resources of the Banks,	136,416 35	175,203 20	200,623 05	412,089 76	1,237,110 54
Rate, amount and date of Dividends since the last Annual Returns, - - - -	3 pr. ct. 3,000 00 Oct., 1841. 3 pr. ct. 3,000 00 April, 1842. 3 pr. ct. 3,000 00 Oct., 1842.	3 pr. ct. 3,000 00 Oct., 1841. 3 pr. ct. 3,000 00 April, 1842.	3½ pr. ct. 3,500 00 Oct., 1841. 3½ pr. ct. 3,500 00 April, 1842.	3 pr. ct. 7,500 00 Oct., 1841. 3 pr. ct. 7,500 00 April, 1842.	3 pr. ct. 24,000 00 Oct., 1841. 3 pr. ct. 24,000 00 April, 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	12,505 00	6,311 47	19,901 37	8,835 52	26,000 00
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - -	5,340 00	4,695 00	1,930 00	8,380 00	6,630 00
Amount of Debts due and unpaid, and considered doubtful, - - - - -	35,000 00	4,087 50	9,350 56	7,342 80	- -

	WALTHAM.	FITCHBURG.	LANCASTER.	LEICESTER.	MILLBURY.
	Waltham.	Fitchburg.	Lancaster.	Leicester.	Millbury.
DUE FROM THE BANKS.					
Capital Stock paid in, - - - - -	$100,000 00	$100,000 00	$100,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	47,545 00	69,105 00	19,695 00	38,700 00	16,030 00
Bills in circulation less than five dollars, -	7,828 00	13,983 00	6,879 00	5,031 00	9,131 75
Net Profits on hand, - - - - -	2,259 86	7,901 17	2,802 71	4,293 64	2,409 65
Balances due to other Banks, - - -	- -	- -	- -	- -	600 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	13,097 86	4,584 75	1,130 72	3,982 61	7,237 05
Cash deposited bearing interest, - - -	- -	- -	- -	- -	- -
Total amount due from the Banks, - -	170,730 72	195,573 92	130,507 43	152,007 25	135,408 45
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	6,364 68	16,405 74	1,975 40	3,280 69	1,734 45
Real Estate, - - - - - -	5,500 00	1,400 00	2,016 39	2,000 00	639 73

Bills of other Banks incorporated in this State, - - - - - - - -	1,241 00	627 00	363 00	482 00	354 00
Bills of other Banks incorporated elsewhere,	120 00	116 00	- -	- -	288 00
Balances due from other Banks, - - -	17,770 39	26,114 01	11,852 85	17,334 67	12,094 20
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	139,734 65	150,911 17	114,299 79	128,909 89	120,298 07
Total amount of the Resources of the Banks,	170,730 72	195,573 92	130,507 43	152,007 25	135,408 45
Rate, amount and date of Dividends since the last Annual Returns, - - - -	3 pr. ct. 3,000 00 Oct., 1841. 3 pr. ct. 3,000 00 April, 1842.	3 pr. ct. 3,000 00 Oct., 1841. 3 pr. ct. 3,000 00 April, 1842.	3 pr. ct. 3,000 00 Oct., 1841.	3 pr. ct. 3,000 00 Oct., 1841. 2½ pr. ct. 2,500 00 April, 1842.	3 pr. ct. 3,000 00 April, 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	2,232 46	3,640 83	- -	749 79	758 57
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - -	1,000 00	3,150 00	12,000 00	3,371 00	16,533 14
Amount of Debts due and unpaid, and considered doubtful, - - - - - -	5,500 00	1,123 20	2,000 00	2,037 64	5,025 00

	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.	
	Oxford.	Southbridge.	Blackstone.	Central.	Citizens'.
DUE FROM THE BANKS.					
Capital Stock paid in, - - - - -	$100,000 00	$100,000 00	$100,000 00	$100,000 00	$250,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	60,385 00	20,145 00	25,835 00	33,915 00	51,115 00
Bills in circulation less than five dollars, -	8,831 75	6,719 00	16,996 25	10,031 00	14,533 00
Net Profits on hand, - - - - - -	1,919 21	4,216 71	5,090 31	11,587 65	19,079 12
Balances due to other Banks, - - -	507 32	2 09	354 79	76 00	750 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	4,782 39	6,813 55	5,314 36	15,836 42	33,700 70
Cash deposited bearing interest, - - -	- -	- -	- -	- -	- -
Total amount due from the Banks, - -	176,425 67	137,896 35	153,590 71	171,446 07	369,177 82
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	4,690 82	6,039 09	3,437 75	9,133 54	11,318 37
Real Estate, - - - - - - -	1,888 01	2,600 00	294 05	- -	8,000 00

Bills of other Banks incorporated in this State, - - - - - - - -	457 00	257 00	449 00	2,311 00	-
Bills of other Banks incorporated elsewhere,	58 00	307 00	1,110 00	460 00	39 00
Balances due from other Banks, - - -	39,093 95	7,345 09	7,431 66	17,453 20	20,588 82
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	130,237 89	121,348 17	140,868 25	142,088 33	329,231 63
Total amount of the Resources of the Banks,	176,425 67	137,896 35	153,590 71	171,446 07	369,177 82
Rate, amount and date of Dividends since the last Annual Returns, - - - - -	3 pr. ct. 3,000 00 Oct., 1841. 3 pr. ct. 3,000 00 April, 1842.	3 pr. ct. 3,000 00 Oct., 1841. 3 pr. ct. 3,000 00 April, 1842.	3 pr. ct. 3,000 00 Oct., 1841. 3 pr. ct. 3,000 00 April, 1842.	3 pr. ct. 3,000 00 April 4, 1842.	2 pr. ct. 5,000 00 Oct., 1841. 2 pr. ct. 5,000 00 April, 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	- -	1,888 33	4,671 20	8,800 00	11,694 94
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - - -	2,376 60	8,500 00	10,813 62	2,400 00	15,425 00
Amount of Debts due and unpaid, and considered doubtful, - - - - - -	11,988 22	14,500 67	8,030 90	2,000 00	21,574 24

	WORCESTER.		NORTHAMPTON.	WARE.	GREENFIELD.
	Quinsigamond.	Worcester.	Northampton.	Hampshire Manufac.	Greenfield.
DUE FROM THE BANKS.					
Capital Stock paid in, - - - - -	$100,000 00	$200,000 00	$200,000 00	$150,000 00	$150,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	33,505 00	74,380 00	118,290 00	69,410 00	46,675 00
Bills in circulation less than five dollars, -	10,049 00	9,658 00	17,242 00	1,347 00	20,372 00
Net Profits on hand, - - - - -	9,266 07	3,626 57	26,274 76	10,414 50	11,369 61
Balances due to other Banks, - - -	5,962 50	1,175 75	270 14	17,862 13	414 06
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	15,360 80	41,951 60	16,306 71	2,817 71	5,898 74
Cash deposited bearing interest, - - -	2,186 00	5,605 48	- -	2,331 38	- -
Total amount due from the Banks, - -	176,329 37	336,397 40	378,383 61	254,182 72	234,729 41
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	9,989 40	14,014 06	10,672 62	8,265 71	10,651 48
Real Estate, - - - - - - -	1,600 00	- -	- -	3,785 30	2,500 00

Bills of other Banks incorporated in this State, - - - - - - - -	1,035 00	2,145 00	1,839 00	1,226 00	- -
Bills of other Banks incorporated elsewhere,	171 00	352 00	739 00	392 00	94 00
Balances due from other Banks, - - -	8,826 81	18,816 87	55,281 24	22,064 66	42,528 60
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	154,707 16	301,069 48	309,851 75	218,449 05	178,955 33
Total amount of the Resources of the Banks,	176,329 37	336,397 41	378,383 61	254,182 72	234,729 41
Rate, amount and date of Dividends since the last Annual Returns, - - - -	2 pr. ct. 3,000 00 Oct., 1841. 2 pr. ct. 2,000 00 April, 1842.	3 pr. ct. 6,000 00 Oct., 1841. 3 pr. ct. 6,000 00 April, 1842.	4 pr. ct. 8,000 00 Oct., 1841. 4 pr. ct. 8,000 00 April, 1842.	3½ pr. ct. 5,250 00 Oct., 1841. 3½ pr. ct. 5,250 00 April, 1842.	4 pr. ct. 6,000 00 April, 1842. 3½ pr. ct. 5,250 00 Oct., 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	9,168 94	3,626 57	15,815 77	5,141 46	6,119 61
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - -	1,270 00	4,125 00	- -	- -	- -
Amount of Debts due and unpaid, and considered doubtful, - - - - -	9,148 27	7,500 00	2,302 46	1,800 00	- -

	SPRINGFIELD.		WESTFIELD.	ADAMS.	LEE.
	Chicopee.	Springfield.	Hampden.	Adams.	Lee.
DUE FROM THE BANKS.					
Capital Stock paid in, - - - - - -	$200,000 00	$250,000 00	$100,000 00	$200,000 00	$100,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	106,651 00	118,000 00	41,980 00	33,410 00	22,330 00
Bills in circulation less than five dollars, -	23,427 00	19,358 00	42,239 00	11,206 00	18,794 00
Net Profits on hand, - - - - - -	19,759 31	38,035 73	655 51	5,396 38	2,695 87
Balances due to other Banks, - -	- -	- -	334 40	8,036 39	- -
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	39,601 02	37,952 64	9,300 27	2,276 57	13,702 23
Cash deposited bearing interest, - - -	600 00	51,269 77	- -	1,220 00	- -
Total amount due from the Banks, - -	390,038 33	514,616 14	194,509 18	261,545 34	157,522 10
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	14,184 35	5,259 08	8,199 94	3,202 00	3,721 88
Real Estate, - - - - - - -	7,531 35	6,200 00	3,000 00	14,864 00	2,317 36

Bills of other Banks incorporated in this State, - - - - - - - -	4,512 00	3,500 00	228 00	2,000 00	120 00
Bills of other Banks incorporated elsewhere,	1,376 00	1,258 00	162 00	1,025 00	187 00
Balances due from other Banks, - - -	12,646 98	44,445 97	39,847 33	12,141 51	19,082 22
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	349,787 65	453,953 09	143,071 91	228,312 83	132,093 64
Total amount of the Resources of the Banks,	390,038 33	514,616 14	194,509 18	261,545 34	157,522 10
Rate, amount and date of Dividends since the last Annual Returns, - - - - -	4 pr. ct. 8,000 00 Oct., 1841. 4 pr. ct. 8,000 00 April, 1842.	4 pr. ct. 10,000 00 Oct., 1841. 4 pr. ct. 10,000 00 April, 1842.	3½ pr. ct. 3,500 00 Oct., 1841. 3 pr. ct. 3,000 00 April, 1842. 2 pr. ct. 2,000 00 Oct., 1842.	3 pr. ct. 6,000 00 May, 1841.	3 pr. ct. 3,000 00 Oct., 1841. 3 pr. ct. 3,000 00 Oct., 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	- -	38,847 62	655 51	4,421 16	2,695 87
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - - -	- -	17,100 00	- -	2,400 00	7,425 00
Amount of Debts due and unpaid, and considered doubtful, - - - - - -	- -	- -	4,384 30	8,000 00	5,183 00

	PITTSFIELD.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
	Agricultural.	Housatonic.	Neponset.	Dedham.	Dorchester & Milton.
DUE FROM THE BANKS.					
Capital Stock paid in, - - - - -	$150,000 00	$100,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	76,855 00	44,480 00	15,530 00	63,618 00	29,210 00
Bills in circulation less than five dollars, - -	20,227 00	17,139 00	7,772 00	18,030 00	6,054 00
Net Profits on hand, - - - - -	28,367 40	8,251 05	6,371 82	30,835 81	6,651 70
Balances due to other Banks, - - -	2,073 16	392 28	- -	595 98	414 27
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . -	28,381 34	8,378 93	2,192 54	34,686 31	21,559 13
Cash deposited bearing interest, - - -	- -	- -	- -	- -	- -
Total amount due from the Banks, - -	305,903 90	178,641 26	131,866 36	297,766 10	163,889 10
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	8,337 67	6,308 91	3,135 60	13,262 36	9,112 18
Real Estate, - - - - - - -	1,459 41	2,406 32	2,433 60	2,857 71	

Bills of other Banks incorporated in this State, - - - - - - - -	2,762 00	1,466 00	12 00	595 00	446 00
Bills of other Banks incorporated elsewhere,	911 00	919 00	15 00	203 00	14 00
Balances due from other Banks, - - -	37,810 92	26,228 03	8,057 66	22,596 00	19,516 95
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	254,622 90	141,313 00	118,212 50	258,252 03	134,799 97
Total amount of the Resources of the Banks,	305,903 90	178,641 26	131,866 36	297,766 10	163,889 10
Rate, amount and date of Dividends since the last Annual Returns, - - - - -	4 pr. ct. 6,000 00 Oct., 1841. 4 pr. ct. 6,000 00 April, 1842.	3 pr. ct. 3,000 00	- -	4 pr. ct. 6,000 00 Nov., 1841. 4 pr. ct. 6,000 00 May, 1842.	3½ pr. ct. 3,500 00 Oct., 1841. 3 pr. ct. 3,000 00 April, 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	23,403 89	11,251 05	12 23	24,008 97	8,956 83
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - - -	11,050 00	3,700 00	1,750 00	4,433 68	- -
Amount of Debts due and unpaid, and considered doubtful, - - - - - -	- -	1,134 67	3,000 00	2,458 79	3,000 00

	QUINCY.	RANDOLPH.	ROXBURY.	WEYMOUTH.	WRENTHAM.
DUE FROM THE BANKS.	Quincy Stone.	Randolph.	People's.	Union Bank of Weymouth and Braintree.	Wrentham.
Capital Stock paid in, - - - - - -	$100,000 00	$150,000 00	$100,000 00	$100,000 00	$150,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	45,730 00	21,540 00	36,030 00	37,540 00	23,610 00
Bills in circulation less than five dollars, -	9,416 00	6,133 00	23,011 00	7,576 00	11,879 00
Net Profits on hand, - - - - - -	10,726 48	16,875 23	4,232 07	8,601 29	7,343 84
Balances due to other Banks, - - -	396 96	- -	- -	- -	3,112 66
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	21,381 48	5,794 52	43,235 72	11,460 40	8,509 86
Cash deposited bearing interest, - - -	- -	- -	- -	- -	- -
Total amount due from the Banks, - -	187,650 92	200,342 75	206,508 79	165,177 69	204,455 36
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	12,130 50	6,333 84	5,914 66	4,114 71	3,601 01
Real Estate, - - - - - - - -	4,650 00	- -	- -	6,314 82	-

Bills of other Banks incorporated in this State, - - - - - - - -	1,045 00	103 00	1,162 00	4,806 00	213 00
Bills of other Banks incorporated elsewhere,	57 00	- -	109 00	- -	125 00
Balances due from other Banks, - - -	9,152 80	20,776 15	41,080 69	16,121 67	14,036 83
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	160,615 62	173,129 76	158,242 44	133,820 49	186,479 52
Total amount of the Resources of the Banks,	187,650 92	200,342 75	206,508 79	165,177 69	204,455 36
Rate, amount and date of Dividends since the last Annual Returns, - - - - -	3 pr. ct. 3,000 00 Oct., 1841. 3½ pr. ct. 3,500 00 April, 1842.	3 pr. ct. 4,500 00 Oct., 1841. 3 pr. ct. 4,500 00 April, 1842.	3 pr. ct. 3,000 00 Oct., 1841. 3 pr. ct. 3,000 00 April, 1842.	3 pr. ct. 3,000 00	3 pr. ct. 4,500 00 Nov., 1841. 3 pr. ct. 4,500 00 May, 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	5,450 00	10,005 22	1,202 70	4,257 42	4,282 80
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - - -	3,300 00	- -	3,610 30	1,700 00	7,710 40
Amount of Debts due and unpaid, and considered doubtful, - - - - - -	- -	2,500 00	- -	2,396 40	2,341 91

	ATTLEBORO'.	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.	
	Attleborough.	Fairhaven.	Fall River.	Bedford Commercial	Marine.
DUE FROM THE BANKS.					
Capital Stock paid in, - - - - -	$100,000 00	$200,000 00	$400,000 00	$400,000 00	$300,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	15,180 00	37,045 00	53,582 00	83,755 00	50,245 00
Bills in circulation less than five dollars, -	12,116 00	8,843 00	14,526 00	13,212 00	10,555 00
Net Profits on hand, - - - - - -	8,746 54	8,439 36	3,180 90	22,683 87	15,706 92
Balances due to other Banks, - - -	- -	1,538 03	4,249 13	3,507 69	5,509 41
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	1,462 29	13,618 24	35,310 22	47,290 10	30,409 82
Cash deposited bearing interest, - - -	- -	11,986 00	- -	- -	2,370 00
Total amount due from the Banks, - -	137,504 83	281,469 63	510,848 25	570,448 66	414,796 15
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	3,263 87	3,690 96	6,500 55	7,088 65	5,840 47
Real Estate, - - - - - - -	6,141 21	5,300 00	6,000 00	23,900 00	12,990 81

Bills of other Banks incorporated in this State, - - - - - - - -	131 34	531 00	4,270 74	1,750 00	692 00
Bills of other Banks incorporated elsewhere,	143 00	5 00	- -	1,009 37	163 00
Balances due from other Banks, - - -	10,712 63	16,402 35	7,833 50	21,177 57	13,711 11
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	117,112 78	255,540 32	486,243 46	515,523 07	381,398 76
Total amount of the Resources of the Banks,	137,504 83	281,469 63	510,848 25	570,448 66	414,796 15
Rate, amount and date of Dividends since the last Annual Returns, - - - -	3 pr. ct. 3,000 00 Oct., 1841. 3 pr. ct. 3,000 00 April, 1842.	3¼ pr. ct. 6,500 00 Oct., 1841. 3 pr. ct. 6,000 00 April, 1842. 2¾ pr. ct. 5,500 00 Oct., 1842.	6 pr. ct. 12,000 00 April, 1842.	3 pr. ct. 12,000 00 April, 1842. 3 pr. ct. 12,000 00 Oct., 1842.	3 pr. ct. 9,000 00 Oct., 1841. 3 pr. ct. 9,000 00 April, 1842. 3 pr. ct. 9,000 00 Oct., 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	4,815 36	2,005 14	1,366 26	8,934 71	2,113 83
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - - -	3,600 00	1,974 28	15,025 00	- -	- -
Amount of Debts due and unpaid, and considered doubtful, - - - - - -	- -	710 74	- -	- -	1,907 83

	NEW BEDFORD.		PAWTUCKET.	TAUNTON.	
	Mechanics'.	Merchants'.	Pawtucket.	Bristol County.	Cohannet
DUE FROM THE BANKS.					
Capital Stock paid in, - - - - -	$200,000 00	$400,000 00	$100,000 00	$200,000 00	$200,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	41,295 00	76,035 00	19,220 00	49,337 00	27,065 00
Bills in circulation less than five dollars, -	6,027 00	9,646 00	4,104 00	11,595 50	9,767 75
Net Profits on hand, - - - - -	4,507 68	7,364 47	2,796 05	9,560 32	8,042 24
Balances due to other Banks, - - -	3,316 24	19,576 18	2,400 36	1,926 87	7,295 29
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	51,277 48	79,937 10	32,418 37	41,769 89	23,518 95
Cash deposited bearing interest, - - -	- -	46,244 00	1,323 63	- -	- -
Total amount due from the Banks, - -	306,423 40	638,802 75	162,262 41	314,189 58	275,689 23
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - -	3,075 14	10,301 87	4,918 55	5,407 99	4,439 29
Real Estate, - - - - - - -	12,356 30	21,277 00	6,800 00	7,000 00	8,456 77

Bills of other Banks incorporated in this State, - - - - - - - -	2,847 00	488 00	162 00	1,185 00	3,671 15
Bills of other Banks incorporated elsewhere,	243 00	269 00	3,833 00	818 36	232 00
Balances due from other Banks, - - -	35,442 36	37,386 46	8,196 93	11,557 56	3,009 75
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	252,459 60	569,080 42	138,351 93	288,220 67	255,880 27
Total amount of the Resources of the Banks,	306,423 40	638,802 75	162,262 41	314,189 58	275,689 23
Rate, amount and date of Dividends since the last Annual Returns, - - - - -	2½ pr. ct. 5,000 00 Oct., 1841. 2¾ pr. ct. 5,500 00 April, 1842.	3½ pr. ct. 14,000 00 Oct., 1841. 3 pr. ct. 12,000 00 April, 1842. 3 pr. ct. 12,000 00 Oct., 1842.	3 pr. ct. 3,000 00 Jan., 1842. 3 pr. ct. 3,000 00 July, 1842.	3 pr. ct. 6,000 00 April, 1842. 4 pr. ct. 8,000 00 Oct., 1842.	6,000 00
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	- -	7,364 47	1,171 29	9,560 32	8,519 00
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - - -	- -	- -	6,430 00	4,700 00	6,405 00
Amount of Debts due and unpaid, and considered doubtful, - - - - - -	1,056 00	- -	2,372 97	5,051 07	3,516 69

	TAUNTON.	DUXBURY.	HINGHAM.	PLYMOUTH.	
	Taunton.	Duxbury.	Hingham.	Old Colony.	Plymouth.
DUE FROM THE BANKS.					
Capital Stock paid in, - - - - -	$200,000 00	$100,000 00	$150,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	28,360 00	44,455 00	49,971 00	43,290 00	28,120 00
Bills in circulation less than five dollars, -	16,070 25	14,953 00	11,220 00	10,825 00	5,276 00
Net Profits on hand, - - - - -	65,635 88	8,688 48	7,572 93	9,389 37	13,151 77
Balances due to other Banks, - - -	2,990 27	193 82	- -	- -	- -
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	29,369 08	3,517 00	15,533 81	20,987 12	6,608 48
Cash deposited bearing interest, - - -	4,659 01	-	- -	6,904 00	- -
Total amount due from the Banks, - -	347,084 49	171,807 30	234,297 74	191,395 49	153,156 25
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	3,613 31	3,115 26	8,663 68	3,392 97	5,353 40
Real Estate, - - - - - - -	15,186 00	6,000 00	17,718 03	4,928 04	6,728 04

Bills of other Banks incorporated in this State, - - - - - - - -	1,983 00	822 00	2,480 69	3,316 00	3,598 00
Bills of other Banks incorporated elsewhere,	182 00	47 00	- -	- -	- -
Balances due from other Banks, - - -	10,613 79	22,448 88	12,301 54	16,985 71	18,692 50
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	315,506 39	139,374 16	193,133 80	162,772 77	118,784 31
Total amount of the Resources of the Banks,	347,084 49	171,807 30	234,297 74	191,395 49	153,156 25
Rate, amount and date of Dividends since the last Annual Returns, - - - - -	3 pr. ct. 6,000 00 Oct., 1842.	- -	3 pr. ct. 4,500 00 Oct., 1841.	3 pr. ct. 3,000 00 Oct., 1841. 3 pr. ct. 3,000 00 April, 1842.	4 pr. ct. 4,000 00 Oct., 1841. 3 pr. ct. 3,000 00 April, 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	64,194 50	1,402 57	5,675 19	4,958 63	11,835 11
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - -	5,000 00	6,948 56	6,180 00	1,900 00	- -
Amount of Debts due and unpaid, and considered doubtful, - - - - -	60,000 00	7,268 69	5,595 83	756 52	2,000 00

	WAREHAM.	FALMOUTH.	YARMOUTH.	NANTUCKET.	
	Wareham.	Falmouth.	Barnstable.	Citizens'.	Manuf. & Mechanics'.
DUE FROM THE BANKS.					
Capital Stock paid in, - - - - -	$100,000 00	$100,000 00	$150,000 00	$100,000 00	$100,000 00
Bills in circulation of five dollars and upwards, - - - - - - - -	40,308 00	21,055 00	67,035 00	10,530 00	37,623 00
Bills in circulation less than five dollars, -	6,693 00	2,511 00	7,661 00	6,189 25	12,540 00
Net Profits on hand, - - - - -	4,396 84	3,196 30	12,104 48	3,586 42	4,279 43
Balances due to other Banks, - - -	188 22	- -	- -	20,948 96	7,537 86
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	15,123 06	1,890 34	2,710 60	6,350 79	33,764 84
Cash deposited bearing interest, - - -	273 32	5,356 00	20,885 02	14,419 87	3,857 55
Total amount due from the Banks, - -	166,982 44	134,008 64	260,396 10	162,025 29	199,602 68
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	2,545 40	4,438 77	7,080 43	2,529 30	2,698 39
Real Estate, - - - - - - -	2,451 86	9,499 01	2,000 00	10,631 98	7,893 42

Bills of other Banks incorporated in this State, - - - - - - - -	460 00	813 00	57 00	2,937 72	1,798 00
Bills of other Banks incorporated elsewhere,	30 00	98 00	481 00	31 00	670 00
Balances due from other Banks, - - -	20,975 92	506 89	6,540 13	2,055 53	27,843 17
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	140,519 26	118,652 97	244,237 54	143,839 76	158,699 70
Total amount of the Resources of the Banks,	166,982 44	134,008 64	260,396 10	162,025 29	199,602 68
Rate, amount and date of Dividends since the last Annual Returns, - - - -	3 pr. ct. 3,000 00	3 pr. ct. 3,000 00 Oct., 1841. 2½ pr. ct. 2,500 00 April, 1842.	4 pr. ct. 6,000 00 Oct., 1841. 3 pr. ct. 4,500 00 April, 1842.	2 pr. ct. 2,000 00 April, 1842. 1½ pr. ct. 1,500 00 Oct., 1842.	2 pr. ct. 2,000 00 Oct., 1841. 2½ pr. ct. 2,500 00 April, 1842.
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	288 16	666 98	7,971 70	1,141 33	668 85
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - -	- -	5,600 00	11,812 00	24,300 00	100 00
Amount of Debts due and unpaid, and considered doubtful, - - - - - -	500 00	600 00	180 00	7,047 12	20,000 00

	NANTUCKET.				
	Pacific.				
DUE FROM THE BANKS.					
Capital Stock paid in, - - - - -	$200,000 00				
Bills in circulation of five dollars and upwards, - - - - - - - -	61,405 00				
Bills in circulation less than five dollars, -	13,720 75				
Net Profits on hand, - - - - -	30,527 72				
Balances due to other Banks, - - -	2,467 26				
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	23,424 52				
Cash deposited bearing interest, - - -	38,068 86				
Total amount due from the Banks, - -	369,614 11				
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, - - - - - -	6,503 07				
Real Estate, - - - - - - -	20,845 79				

Bills of other Banks incorporated in this State, - - - - - - - -	480 00				
Bills of other Banks incorporated elsewhere,	60 00				
Balances due from other Banks, - - -	8,995 50				
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	332,729 75				
Total amount of the Resources of the Banks,	369,614 11				
Rate, amount and date of Dividends since the last Annual Returns, - - - -	3 pr. ct. 6,000 00 Oct., 1841. 3 pr. ct. 6,000 00 April, 1842.				
Amount of Reserved Profits at the time of declaring the last Dividend, - - -	23,862 67				
Amount of Debts due to each Bank, secured by pledge of its Stock, - - - -	- -				
Amount of Debts due and unpaid, and considered doubtful, - - - - -	28,662 21				

AGGREGATE.

DUE FROM THE BANKS.	25 Banks in Boston.	86 Banks out of Boston.	Total—111 Banks.
Capital Stock paid in,	$17,610,000 00	$15,021,060 00	$32,631,060 00
Bills in circulation of five dollars and upwards,	2,762,143 00	3,871,353 00	6,633,496 00
Bills in circulation less than five dollars,	404,112 00	1,012,298 75	1,416,410 75
Net Profits on hand,	1,375,764 88	955,709 94	2,331,474 82
Balances due to other Banks,	3,098,982 60	208,029 00	3,307,011 60
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	4,527,076 53	1,603,088 20	6,130,164 73
Cash deposited bearing interest,	836,178 70	490,059 71	1,326,238 41
Total amount due from the Banks,	30,614,257 71	23,161,598 60	53,775,856 31
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking Houses,	2,081,388 99	600,920 56	2,682,309 55
Real Estate,	654,602 88	519,857 11	1,174,459 99

Bills of other Banks incorporated in this State,	1,530,530 01	147,748 72	1,678,278 73
Bills of other Banks incorporated elsewhere,	181,620 87	23,107 73	204,728 60
Balances due from other Banks,	1,744,969 07	1,670,115 18	3,415,084 25
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	24,410,541 87	20,199,849 31	44,610,391 18
Total amount of the Resources of the Banks,	30,603,653 69	23,161,598 61	53,765,252 30
Rate and amount of the Semi-annual Dividend, made in April, 1842,	397,950 00	414,045 00	811,995 00
Amount of Reserved Profits at the time of declaring the last Dividend,	847,864 83	578,339 86	1,426,204 69
Amount of Debts due to each Bank, secured by pledge of its Stock,	339,889 37	599,143 93	939,033 30
Amount of Debts due and unpaid, and considered doubtful,	580,427 40	527,118 51	1,107,545 91

Aggregate of Dividends of the Banks in Boston, a fraction short of 2 26-100 per cent.

Aggregate of Dividends of the Banks out of Boston, a fraction short of 2 76-100 per cent.

Aggregate of Dividends of all the Banks, a fraction short of 2 49-100 per cent.

NOTES.

The Abstract embraces all the Banks which were included in the last year's Abstract, excepting the Phœnix, (in Charlestown,) the Winthrop, (in Roxbury,) and the Amherst, the affairs of which are understood to be in the course of settlement under the supervision of the Bank Commissioners; as are also the General Interest (in Salem,) and the Ipswich. As these two last, however, rendered returns, they are entered in the Abstract. The Capital Stock of the Ipswich Bank has been reduced $58,940; that of the Merrimack Bank, (in Haverhill,) $120,000; and that of the Taunton Bank $50,000, severally, since their previous Annual Returns. The Capitals of all the other Banks in the Abstract remain the same as last year.

The City and Globe Banks returned, in addition to their Capital Stock paid in, the amount borrowed by them from the State, viz. the City, $100,000, and the Globe, $54,000. These sums are transferred to the column of "Cash deposited bearing interest," and are included in it. The North Bank states, that the $17,000, in column of "Cash deposited bearing interest," is a loan from the Commonwealth. The same remark is made by the Eagle Bank, concerning the sum of $67,461 24, in the amount in their column of "Cash deposited bearing interest."

The Hamilton, Housatonic, Cohannet, Union of Weymouth and Braintree and Wareham Banks, do not specify any dates of the dividends declared since the last Annual Returns.

The Traders and Worcester Banks do not balance their debt and credit columns, and the aggregate is affected thereby. The Traders Bank also states, "bad debts and extinguished losses charged off, which left the Capital Stock, by the estimation of the Board of Directors, deficient $17,559 97."

In September, 1841, the Banks included in this Abstract presented the following aggregates, viz.—Capital Stock paid in, $32,860,000; Bills in circulation of five dollars and upwards, $7,760,442; Bills in circulation less than five dollars, $1,568,301 50; Net Profits on hand, $2,761,338 38; Balances due to other Banks, $4,413,506 50; Cash deposited, &c. not bearing interest, $6,994,830 92; Cash deposited bearing interest, $1,413,061 89; Due from the Banks, $57,771,501 19; Gold, Silver, &c. in Banks, $3,086,821 74; Real Estate, $1,215,365 24; Bills of Banks in this State, $2,105,250 57; Bills of Banks elsewhere, $188,313 85; Balances due from other Banks, $4,404,383 42; Due to the Banks, excepting balances, $46,771,366 24; Total Resources of the Banks, $57,771,501 06; Amount of the last Semi-annual Dividend, $983,145; Amount of Reserved Profits, $1,363,073 31; Debts secured by pledge of Stock, $897,140 85; Debts due and considered doubtful, $1,004,175 98.

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BANK ABSTRACT

FOR AUGUST,

1843.

ABSTRACT

EXHIBITING THE CONDITION

OF THE

BANKS IN MASSACHUSETTS

ON THE

FIRST SATURDAY OF AUGUST,

1843:

PREPARED FROM THE OFFICIAL RETURNS

BY JOHN A. BOLLES,

SECRETARY OF THE COMMONWEALTH.

Boston:
DUTTON AND WENTWORTH, PRINTERS TO THE STATE.

1843.

The official Circular, requiring Returns from the Banks, was issued by the Governor, on the 12th day of September.

Returns have been received from all the Banks except the Wareham.

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BANK LIABILITIES.

Banks.	Counties and Towns.	Capital Stock paid in.	Bills in Circulation. Of $5 and upwards.	Bills in Circulation. Less than $5.	Net Profits on hand.
	SUFFOLK.				
Atlantic,	Boston,	$500,000	$134,535 00	$21,168 00	$27,840 77
Atlas,	"	500,000	108,535	10,012	76,676 64
Boston,	"	600,000	191,863	36,177	63,623 81
City,	"	1,000,000	115,249	13,445	151,332 88
Columbian,	"	500,000	83,000	15,533	27,947 29
Eagle,	"	500,000	134,525	11,606	65,143 69
Freeman's,	"	150,000	70,110	17,042	15,727 45
Globe,	"	1,000,000	162,912	43,810	82,930 55
Granite,	"	500,000	140,870	14,981	15,293 62
Hamilton,	"	500,000	113,935	17,486	29,309 62
Market,	"	560,000	124,175	10,598	130,195 70
Massachusetts,	"	800,000	139,699	11,663	32,274 83
Mechanics,	"	150,000	54,115	20,935	3,070 85
Merchants,	"	2,000,000	545,155	483	191,732 83
New England,	"	1,000,000	129,934	9,600	56,099 84
North,	"	750,000	138,095	18,756	50,691 97
Shawmut,	"	500,000	105,295	11,813	28,357 93
Shoe & Lea. Deal.	"	500,000	166,125	21,732	66,603 61
State,	"	1,800,000	323,965	54,290	86,249 34
Suffolk,	"	1,000,000	218,030	28,513	143,477 44
Traders,	"	500,000	116,130	34,532	7,704 97
Tremont,	"	500,000	113,265	10,468	23,208 38
Union,	"	800,000	152,770	770	46,406 42
Washington,	"	500,000	83,900	14,936	21,790 73
	ESSEX.	17,110,000			
Andover,	Andover,	250,000	59,425	11,061	5,035 84
Beverly,	Beverly,	125,000	41,518	4,717	6,790 93
Danvers,	Danvers,	150,000	18,380	5,924	3,691 22
Village,	"	120,000	15,645	5,909	6,151 47
Warren,	"	150,000	30,327 25	7,642 50	4,986 50
Manufacturers,	Georgetown,	100,000	17,215 00	9,510	5,258 34
Gloucester,	Gloucester,	200,000	65,234	6,825	8,496 15
Haverhill,	Haverhill,	100,000	46,710	13,555	6,170 38

(For Resources of the same Banks—*See next Page.*)

Balances due other Banks.	Cash deposited—including all liabilities not on interest, except those in the three preceding columns.	Cash deposited bearing interest.	Total Liability.
$168,112 50	$246,479 58	None.	$1,098,135 85
152,596 95	212,020 21	None.	1,059,840 80
48,205 57	1,001,828 16	$29,311 94	1,971,009 48
177,418 31	284,056 43	50,217 77 100,000 bor. of Com.	1,891,719 39
None.	241,134 76	11,000 00	878,615 05
187,816 67	400,811 70	127,949 75	1,427,852 81
None.	82,703 95	None.	335,583 40
757,565 63	362,411 48	54,000 00 borrowed of Com'h.	2,463,629 66
6,099 37	133,283 30	None.	810,527 29
105,840 05	227,368 35	10,000 00	1,003,939 02
12,100 98	208,379 50	None.	1,045,449 18
61,458 17	445,113 58	None.	1,490,208 58
None.	15,582 63	None.	243,703 48
1,849,886 44	1,627,574 37	None.	6,214,831 64
221,080 31	139,672 88	19,091 29	1,575,478 32
30,688 63	199,509 47	17,000 00 borrowed of Com'h.	1,204,741 07
186,136 22	128,207 91	None.	959,810 06
119,748 20	131,784 51	None.	1,005,993 32
514,000 00	591,302 62	39,000 00	3,408,806 96
3,019,657 98	281,019 11	None.	4,690,697 53
55,500 78	117,834 16	15,000 00	846,701 91
113,385 50	227,022 34	None.	987,349 22
197,156 85	259,890 69	None.	1,456,993 96
None.	172,931 98	None.	793,558 71
None.	5,052 63	None.	330,574 47
3,096 01	23,002 48	None.	204,124 42
1,213 51	20,789 08	14,824 46	214,822 27
4,806 39	3,689 20	600 00	156,801 06
398 27	11,769 06	10,270 68	215,394 26
2,107 77	8,023 25	None.	142,114 36
720 36	43,017 23	None.	324,292 74
None.	5,770 47	None.	172,206 85

BANK RESOURCES. (For Liabilities of the same

Banks.	Counties and Towns.	Specie in Bank.	Real Estate.	Bills of other Massachusetts Banks.	Bills of other Banks not in Massachu'tts.	Balances due from other Banks.
	SUFFOLK.					
Atlantic, . . .	Boston, . . .	$77,466 65	$38,635 29	$55,648 00	None.	$76,537 16
Atlas, . . .	" . . .	38,446 44	None.	35,760	None.	93,568 69
Boston, . . .	" . . .	304,683 61	50,000	130,607	None.	399,507 90
City, ...	" . . .	338,266 97	31,624 68	37,719	None.	135,120 37
Columbian, . .	" . . .	145,886 31	None.	91,577	None.	203,877 69
Eagle, . . .	" . . .	78,730 33	None.	73,027	None.	246,000 00
Freeman's, . .	" . . .	17,186 98	None.	5,144	$82	66,799 87
Globe, . . .	" . . .	215,433 82	35,500	110,089	None.	173,227 85
Granite, . . .	" . . .	121,379 94	None.	35,896	None.	75,361 00
Hamilton, . .	" . . .	110,460 13	None.	45,072	None.	207,550 39
Market, . . .	" . . .	124,928 69	20,573 00	56,670	None.	57,201 70
Massachusetts, .	" . . .	190,092 47	78,779 76	37,193	None.	209,140 97
Mechanics, . .	" . . .	7,764 06	14,000 00	1,753	170	20,353 02
Merchants, . .	" . . .	2,374,006 44	116,300 00	201,108	None.	220,474 12
New England, .	" . . .	125,134 58	20,000 00	30,483	None.	180,000 00
North, . . .	" . . .	128,228 76	19,400 00	57,754	None.	91,556 97
Shawmut, . .	" . . .	130,945 38	None.	49,209	None.	111,414 15
Shoe & Lea. Dls.	" . . .	94,043 46	None.	50,566 48	None.	126,967 12
State, . . .	" . . .	618,953 31	None.	79,167	40	147,000 00
Suffolk, . . .	" . . .	1,038,808 43	34,043 92	261,822	115,000	1,302,592 54
Traders, . . .	" . . .	39,778 84	1,211 90	37,089	None.	124,799 12
Tremont, . . .	" . . .	52,844 31	43,072 33	46,755	None.	128,688 14
Union, . . .	" . . .	224,988 81	128,178 40	44,232	None.	67,321 93
Washington, . .	" . . .	24,081 83	31,975 86	19,312	None.	111,646 18
	ESSEX.					
Andover, . .	Andover, . .	10,203 27	6,000 00	957	93	30,165 77
Beverly, . . .	Beverly, . .	18,594 35	None.	3,252 20	166	15,959 66
Danvers, . . .	Danvers, . .	4,004 33	4,766 67	1,860 94	None.	28,095 38
Village, . . .	" . . .	2,882 19	5,277 60	958 85	None.	21,173 24
Warren, . . .	" . . .	4,909 68	1,648 90	2,830 68	None.	26,764 86
Manufacturers, .	Georgetown, .	4,545 77	1,200 00	6,165	115	23,316 23
Gloucester, . .	Gloucester, . .	12,423 13	21,573 57	70	None.	73,765 33
Haverhill, . .	Haverhill, . .	3,575 24	7,000 00	500	None.	67,164 94

Banks—*See preceding Page.*		DIVIDENDS, PROFITS, &c.					
Amount of *all* debts due the Bank, *except* Balances due from other Banks.	Total Resources of the Banks.	Dividends since Return of 1842. Rate per ct.	Amount.	Date.	Profits reserved at the time of declaring last Dividend.	Amount of debts due the Bank, secured by pledge of its own stock.	Amount of debts due and unpaid, and considered doubtful.
	$						
$849,848 75	1,098,135 85	3	$15,000	April, 1843	$5,322 39	None.	None.
892,065 67	1,059,840 80	2½ 2	22,500	Oct. 1842 April, 1843	65,195 35	$7,470 00	$67,000 00
1,086,210 97	1,971,009 48	3½ 3½	21,000 21,000	Oct. 1842 April, 1843	31,809 39	400	None.
1,348,988 37	1,891,719 39	2	20,000	March, 1843	150,775 26	6,975	125,496
437,274 05	878,615 05	3 3	15,000 15,000	Oct. 1842 April, 1843	34,413 19	2,000	None.
1,030,095 48	1,427,852 81	3	15,000	April, 1843	61,072 35	1,470	45,628 94
246,370 55	335,583 40	3½ 3½	5,250 5,250	Oct. 1842 April, 1843	9,000 00	11,900	1,200
1,929,378 99	2,463,629 66	3	30,000	April, 1843	42,788 43	28,850	No ne.
577,890 35	810,527 29	2 3	10,000 15,000	Oct. 1842 April, 1843	7,492 93	21,350	2,814 70
640,856 50	1,003,939 02	3	15,000	April, 1843	12,752 36	10,050	20,942 60
786,075 79	1,045,449 18	3 3	16,800 16,800	Oct. 1842 April, 1843	70,060 54	None.	53,396 72
975,002 38	1,490,208 58	2 4-5	22,400	April, 1843	5,787 55	22,950	None.
199,663 40	243,703 48	2 2½	3,000 3,750	Oct. 1842 April, 1843	701 53	25,087	718 46
3,302,943 08	6,214,831 64	3½ 3½	70,000 70,000	Oct. 1842 April, 1843	147,228 09	19,785 46	18,600
1,219,860 74	1,575,478 32	3 3	30,000 30,000	Oct. 1842 April, 1843	30,000 00	7,000	23,647
907,801 34	1,204,741 07	2 2	15,000 15,000	Oct. 1842 April, 1843	36,274 38	44,969 60	33,408 02
668,241 53	959,810 06	3 2½	15,000 12,500	Oct. 1842 April, 1843	13,201 04	4,050	2,200
734,416 26	1,005,993 32	3	15,000	April, 1843	49,976 97	1,200	24,000
2,563,646 65	3,408,806 96	3	54,000	April, 1843	46,743 75	46,965 70	1,918 18
1,938,430 64	4,690,697 53	4	40,000	April, 1843	106,522 74	35,100	32,072 30
643,813 05	846,691 91	None.	None.	None.	None.	11,765	13,199 94
715,989 44	987,349 22	2	10,000	April, 1843	7,677 53	12,700	307 76
992,272 82	1,456,993 96	3	24,000	April, 1843	26,210 08	2,200	200
606,542 84	793,558 71	2¾ 1½	13,750 7,500	Oct. 1842 April, 1843	13,434 97	4,980	7,518
283,155 43	330,574 47	3 2½	7,500 6,250	Oct. 1842 April, 1843	266 85	5,150	1,970 98
166,152 21	204,124 42	3 2	3,750 2,500	Oct. 1842 April, 1843	6,855 64	5,475	5,500
176,094 95	214,822 27	2½ 2½	3,750 3,750	Oct. 1842 April, 1843	908 70	4,825	1,000
126,509 18	156,801 06	2½	3,000	Oct. 1842	1,531 67	5,700	1,529 82
179,240 14	215,394 26	2½	3,750	Oct. 1842	788 18	8,286	1,000
106,772 36	142,114 36	3	3,000	Oct. 1842	1,089 19	2,700	3,100
216,460 71	324,292 74	2½	5,000	April, 1843	7,706 55	25,966	871 71
93,966 67	172,206 85	3½ 3	3,500 3,000	Oct. 1842 April, 1843	4,100 00	None.	500

BANK LIABILITIES.

Banks.	Counties and Towns.	Capital Stock paid in.	Bills in Circulation. Of $5 and upwards.	Bills in Circulation. Less than $5.	Net Profits on hand.
Merrimac, . . .	Haverhill, . .	$240,000	$36,960 00	$15,983 00	$13,349 74
Lynn Mechanics, .	Lynn, . . .	250,000	52,270	17,428	4,514 13
Grand, ...	Marblehead, .	125,000	31,065	7,003	3,341 16
Marblehead, . .	" . . .	120,000	44,590	5,083	1,247 86
Mechanics, . . .	Newburyport, .	200,000	50,000	4,304 50	7,093 96
Merchants, . . .	" . . .	300,000	34,930	11,045 75	16,961 16
Ocean, ...	" . . .	200,000	47,435	17,653	10,942 28
Asiatic, ...	Salem, . . .	200,000	49,658	9,130	12,747 02
Commercial, . .	" . . .	200,000	28,865	7,554	11,179 66
Exchange, . . .	" . . .	200,000	35,925	6,679	5,522 34
Mercantile, . . .	" . . .	200,000	26,567	9,315	5,350 38
Merchants, . . .	" . . .	400,000	22,208	5,637	9,932 58
Naumkeag, . .	" . . .	500,000	70,547	21,041	10,971 43
Salem, ...	" . . .	250,000	14,782	6,023	8,082 18
Powow River, . .	Salisbury, . .	100,000	39,520	12,525 25	12,813 38
	MIDDLESEX.				
Brighton, . . .	Brighton, . .	200,000	94,025	16,394	9,656 23
Cambridge, . .	Cambridge, .	100,000	28,850	8,378	6,122 88
Charles River, . .	" . . .	100,000	54,958	See preceding col.	8,321 70
Bunker Hill, . .	Charlestown, .	150,000	97,490	23,463	12,655 71
Concord, . . .	Concord, . .	100,000	52,729	7,321	8,806 07
Framingham, . .	Framingham, .	100,000	51,300	10,730	23,421 66
Lowell, ...	Lowell, . . .	250,000	76,450	18,084	16,021 90
Rail-Road, . . .	" . . .	800,000	227,120	48,585	60,989 90
Waltham, . . .	Waltham, . .	100,000	48,385	6,710	6,287 09
	WORCESTER.				
Fitchburg, . . .	Fitchburg, . .	100,000	65,395	13,300	7,668 49
Lancaster, . . .	Lancaster, . .	100,000	21,410	7,774	3,859 13
Leicester, . . .	Leicester, . .	100,000	27,610	2,979	3,536 04
Millbury, . . .	Millbury, . .	100,000	55,127 25	. .	None.
Oxford, ...	Oxford, . . .	100,000	56,830	6,966 75	2,021 16
Southbridge, . .	Southbridge, .	100,000	24,655	6,282	5,202 08
Blackstone, . .	Uxbridge, . .	100,000	26,425	15,706 75	7,698 66
Central, . . .	Worcester, . .	100,000	33,105	13,340	10,345 95
Citizens, . . .	" . . .	250,000	55,005	12,026	25,560 57
Quinsigamond, .	" . . .	99,800	60,005	13,474	9,738 82

(For Resources of the same Banks—*See next Page.*)

Balances due other Banks.	Cash deposited—including all liabilities not on interest, except those in the three preceding columns.	Cash deposited bearing interest.	Total Liability.
$3,972 48	$10,002 40	None.	$320,267 62
5,495 07	14,839 78	None.	344,546 98
102 50	10,625 81	None.	177,137 47
.	25,616 61	None.	196,537 47
9,040 59	56,795 36	None.	327,234 41
2,550 92	47,403 85	None.	412,891 68
2 84	31,150 77	None.	307,183 89
18,071 48	89,966 57	None.	379,573 07
9,582 77	28,355 39	$4,261 00	287,797 82
897 30	54,994 55	None.	304,018 19
408 50	51,895 63	100 00	293,636 51
848 92	55,894 52	None.	494,521 02
884 42	21,405 02	22,878 00	647,726 87
3,081 10	76,727 70	6,961 51	365,657 49
None.	12,340 61	None.	177,199 24
None.	35,035 93	None.	355,111 16
None.	14,591 73	1,350 00	159,292 01
None.	29,926 63	None.	193,206 33
None.	120,919 09	None.	404,527 80
None.	28,521 15	None.	197,377 22
None.	7,909 80	None.	193,361 46
15 63	32,166 70	17,778 14	410,516 37
466 91	56,285 58	None.	1,193,447 39
None.	7,499 70	None.	168,881 79
None.	12,867 69	None.	199,231 18
None.	1,944 37	None.	134,987 50
None.	9,997 46	None.	144,122 50
261 76	2,742 33	None.	158,131 34
None.	10,941 23	None.	176,759 14
77 00	4,791 45	None.	141,007 53
52 76	14,433 70	None.	164,316 87
1 50	13,896 95	None.	170,689 40
144 27	34,716 90	None.	377,452 74
1 50	19,864 09	500 00	203,383 41

BANK RESOURCES. (For Liabilities of the same

Banks.	Counties and Towns.	Specie in Bank.	Real Estate.	Bills of other Massachusetts Banks.	Bills of other Banks not in Massachu'tts.	Balances due from other Banks.
Merrimac, . .	Haverhill, . .	$3,041 27	$9,789 42	$3,658 00	$804	$28,533 17
Lynn Mechanics,	Lynn, . . .	8,361 78	10,000	530	None.	51,833 96
Grand, . . .	Marblehead, .	3,938 25	9,192	254	None.	19,415 14
Marblehead, . .	" . . .	9,390 18	7,500	4,218	None.	31,170 64
Mechanics, . .	Newburyport, .	7,479 52	17,155 71	300	65	50,439 37
Merchants, . .	" . . .	51,562 59	9,917 77	594	43	59,513 53
Ocean, . . .	" . . .	9,829 94	8,613 15	3,752	None.	52,211 57
Asiatic, . . .	Salem, . . .	13,347 66	None.	8,150	950	70,699 57
Commercial, . .	" . . .	4,340 49	4,500	8,891 82	90	16,897 26
Exchange, . .	" . . .	2,363 66	4,000	1,351 73	None.	100,145 92
Mercantile, . .	" . . .	4,949 05	32,045 09	12,709	None.	20,431 84
Merchants, . .	" . . .	11,114 33	None.	2,764	None.	27,795 17
Naumkeag, . .	" . . .	39,740 60	4,000	9,805 70	None.	101,566 44
Salem, . . .	" . . .	4,884 20	3,277 97	12,153	None.	49,297 67
Powow River, .	Salisbury, . .	5,482 25	3,232 30	404	626	29,808 31
	MIDDLESEX.					
Brighton, . .	Brighton, . .	12,418 61	3,649 30	161 65	268	41,519 26
Cambridge, . .	Cambridge, .	2,564 20	9,735 46	707	86	22,679 91
Charles River, .	" . . .	8,014 19	None.	140	5	24,358 93
Bunker Hill. . .	Charlestown, .	24,867 63	20,000	62,475	None.	55,361 17
Concord, . . .	Concord, . .	7,382 88	2,400	914	69	30,524 10
Framingham, .	Framingham, .	12,782 48	3,168	1,892	85	20,439 73
Lowell, . . .	Lowell, . . .	3,423 84	2,123 76	1,573	87	74,597 83
Rail-Road, . .	" . . .	27,187 63	8,700	6,091	226	97,855 47
Waltham, . .	Waltham, . .	7,323 64	5,500	2,881	214	18,346 05
	WORCESTER.					
Fitchburg, . .	Fitchburg, . .	18,666 25	1,400	427	46	45,727 16
Lancaster, . .	Lancuster, . .	3,408 62	7,258 39	1,431	943	6,141 05
Leicester, . .	Leicester, . .	3,458 14	2,000	668	None.	5,820 79
Millbury, . .	Millbury, . .	2,287 99	2,236 62	666	.	45,608 80
Oxford, . . .	Oxford, . . .	5,398 45	1,888 01	1,018	2,009	14,325 57
Southbridge, .	Southbridge, .	3,101 98	9,948 89	3,707	1,451	10,249 87
Blackstone, . .	Uxbridge, . .	3,411 82	294 05	4	43	40,239 07
Central, . . .	Worcester, . .	9,938 85	None.	4,430	275	53,784 93
Citizens, . . .	" . . .	9,620 78	16,000	847	124	43,684 96
Quinsigamond, .	" . . .	9,903 74	550 44	1,431	411	35,930 95

Banks—*See preceding Page.*		DIVIDENDS, PROFITS, &c.					
Amount of *all* debts due the Bank, *except* Balances due from other Banks.	Total Resources of the Banks.	Dividends since Return of 1842. Rate per ct.	Amount.	Date.	Profits reserved at the time of declaring last Dividend.	Amount of debts due the Bank, secured by pledge of its own stock.	Amount of debts due and unpaid, and considered doubtful.
$274,441 76	$320,267 62	3½ 3	$8,400 7,200	Oct. 1842 April, 1843	$18,057 32	$5,250 00	13,812 00
273,821 24	344,546 98	2	5,000	April, 1843	1,396 50	11,905 86	893 79
144,338 08	177,137 47	2	2,500	April, 1843	1,611 93	23,292	6,110 18
144,258 65	196,537 47	2 2½	2,400 3,000	Oct. 1842 April, 1843	None.	1,800	None.
251,794 81	327,234 41	2	4,000	April, 1843	4,964 64	21,704	6,474
291,260 79	412,891 68	.	.	. .	5,791 34	24,845	22,322 33
232,777 23	307,183 89	.	.	. .	None.	25,030	10,880
286,425 84	379,573 07	86 cents a share on 7000 shrs.	6,020 6,020	Oct. 1842 April, 1843	7,842 57	300	None.
253,078 25	287,797 82	3 3	6,000 6,000	Oct. 1842 April, 1843	6,616 47	4,893	869 13
196,156 88	304,018 19	3 2⅝	6,000 5,250	Oct. 1842 April, 1843	1,668 61	2,300	None.
223,501 53	293,636 51	3	6,000	April, 1843	3,095 17	15,610	3,202 85
452,847 52	494,521 02	2½	10,000	April, 1843	684 65	9,124	None.
492,614 13	647,726 87	3 3	15,000 15,000	Oct. 1842 April, 1843	2,299 45	25,768 75	2,000
296,044 65	365,657 49	2	5,000	Oct. 1842	6,840 93	6,300	3,903
137,646 38	177,199 24	3½ 3½	3,500 3,500	Oct. 1842 April, 1843	9,578 65	960	347 25
297,094 34	355,111 16	3½ 3	7,000 6,000	Oct. 1842 April, 1843	4,012 14	3,865	2,600
123,519 44	159,292 01	2½	2,500	Oct. 1842	2,603 50	11,379 78	13,143 46
160,688 21	193,206 33	.	None.	. .	1,842 92	11,420	6,399
241,824 00	404,527 80	3	4,500	April, 1843	7,813 19	6,940	1,423 42
156,087 24	197,377 22	2½ 3	2,500 3,000	Oct. 1842 April, 1843	6,791 32	4,728	4,087 50
154,994 25	193,361 46	3½ 3½	3,500 3,500	Oct. 1842 April, 1843	20,561 69	500	8,231 93
328,710 94	410,516 37	3 3	7,500 7,500	Oct. 1842 April, 1843	11,339 78	18,140	14,404 78
1,053,387 29	1,193,447 39	3 3	24,000 24,000	Oct. 1842 April, 1843	31,660 00	7,059	None.
134,617 10	168,881 79	.	None.	. .	2,232 46	1,300	8,774
132,964 77	199,231 18	3 3	3,000 3,000	Oct. 1842 April, 1843	4,640 39	2,475	1,252 65
115,805 44	134,987 50	3	3,000	April, 1843	3,820 81	16,440	3,902 02
132,175 57	144,122 50	3 2	3,000 2,000	Oct. 1842 April, 1843	1,121 14	5,950	3,937 64
107,331 93	158,131 34	2	2,000	Oct. 1842	317 43	14,024 80	26,021 02
152,120 11	176,759 14	2	2,000	April, 1843	None.	1,976 40	14,853 59
112,548 79	141,007 53	.	None.	. .	1,888 33	8,812 57	18,176 66
120,324 93	164,316 87	.	None.	. .	4,671 20	12,266 53	8,430 90
102,260 62	170,689 40	3	3,000	April, 1843	8,500 00	1,700	2,550
307,176 00	377,452 74	2	5,000	Oct. 1842	17,548 32	19,640	28,500
155,156 28	203,383 41	3 3	3,000 3,000	Oct. 1842 April, 1843	5,850 03	2,375	9,596 15

BANK LIABILITIES.

Banks.	Counties and Towns.	Capital Stock paid in.	Bills in Circulation.		Net Profits on hand.
			Of $5 and upwards.	Less than $5.	
Worcester, . . .	Worcester, . .	$200,000	$100,605 00	$10,319 00	$8,643 13
	HAMPSHIRE.				
Northampton, . .	Northampton, .	200,000	134,820	16,856	19,011 38
Hampshire Manuf. .	Ware, . . .	150,000	67,055	16,490	6,978 32
	FRANKLIN.				
Greenfield, . . .	Greenfield, . .	150,000	68,985	20,044	8,340 27
	HAMPDEN.				
Chicopee, . . .	Springfield, .	200,000	113,777	21,765	18,841 23
Springfield, . .	" . . .	250,000	132,049	20,855	35,751 58
Hampden, . . .	Westfield, . .	100,000	90,471	12,166	2,997 48
Adams, ...	Adams, . . .	200,000	39,075	9,102	13,981 87
Lee, ...	Lee, . . .	100,000	20,800	12,871	4,722 19
	BERKSHIRE.				
Agricultural, . .	Pittsfield, . .	150,000	67,000	14,952	26,116 82
Housatonic, . .	Stockbridge, .	100,000	55,055	15,201	12,351 62
	NORFOLK.				
Neponset, . . .	Canton, . . .	100,000	19,425	6,790	6,112 10
Dedham, . . .	Dedham, . .	150,000	76,113	14,677	25,870 88
Dorches'r & Milton,	Dorchester, .	100,000	31,830	7,809	5,095 80
Quincy Stone, . .	Quincy, . .	100,000	57,455	10,705	10,723 07
Randolph, . . .	Randolph, . .	150,000	34,470	7,500	14,659 46
People's, . . .	Roxbury, . .	100,000	42,330	21,140	3,789 98
Union Bank of Weymouth and Braintree, ...	Weymouth, .	100,000	36,660	8,345	7,026 29
Wrentham, . . .	Wrentham, . .	150,000	31,405	11,395	5,774 48
	BRISTOL.				
Attleborough, . .	Attleborough, .	100,000	18,100	12,639	6,816 80
Fairhaven, . . .	Fairhaven, . .	200,000	53,675	9,596	10,288 75
Fall River, . . .	Fall River, . .	400,000	88,140	22,177	11,163 92
Bedford Commerc'l,	New Bedford, .	400,000	99,370	13,249	15,597 18
Marine, ...	" . . .	300,000	49,575	9,149	15,959 75
Mechanics, . . .	" . . .	200,000	36,276	4,389	9,748 77
Merchants, . . .	" . . .	400,000	87,315	10,308	28,504 79

(For Resources of the same Banks—*See next Page.*)

Balances due other Banks.	Cash deposited—including all liabilities not on interest, except those in the three preceding columns.	Cash deposited bearing interest.	Total Liability.
$2,590 13	$76,162 08	None.	$398,319 34
375 95	23,428 17	$523 03	395,014 53
None.	3,399 79	3,131 38	247,054 49
1,235 61	11,190 67	None.	259,795 55
276 66	58,989 91	None.	413,649 80
None.	63,091 01	58,332 05	560,078 64
1 50	5,834 98	None.	211,470 96
None.	5,989 21	1,220 00	269,368 08
594 22	10,119 53	None.	149,106 94
236 85	45,688 30	None.	303,993 97
1,753 71	16,648 88	None.	201,010 21
None.	3,924 15	None.	136,251 25
None.	32,847 56	None.	299,508 44
None.	43,954 14	None.	188,688 94
None.	37,216 18	None.	216,099 25
None.	10,527 34	None.	217,156 80
None.	43,792 48	None.	211,052 46
None.	17,070 02	None.	169,101 31
None.	9,897 37	None.	208,471 85
None.	7,127 62	None.	144,683 42
14,822 44	40,130 68	None.	328,512 87
8,446 84	60,722 80	None.	590,650 56
4,000 00	107,890 77	None.	640,106 95
3,615 60	54,444 97	2,000 00	434,744 32
12,039 59	58,292 11	None.	320,745 47
62,809 12	123,697 74	None.	712,634 65

BANK RESOURCES. (For Liabilities of the same

Banks.	Counties and Towns.	Specie in Bank.	Real Estate.	Bills of other Massachusetts Banks.	Bills of other Banks not in Massachu'tts.	Balances due from other Banks.
Worcester, . .	Worcester, . .	$18,470 54	None.	$1,535 00	$103 00	$85,668 48
	HAMHSHIRE.					
Northampton, .	Northampton, .	10,414 88	None.	1,475	1533	133,174 93
Hampshire Manu.	Ware, . . .	7,778 81	$3,785 30	395	29	15,603 44
	FRANKLIN.					
Greenfield, . .	Greenfield, . .	9,279 93	2,500	None.	18	47,636 49
	HAMPDEN.					
Chicopee, . .	Springfield, . .	10,814 53	7,250	10,166	2488	67,857 51
Springfield, . .	" . . .	9,817 79	6,200	5,162	2182	68,948 39
Hampden, . .	Westfield, . .	6,709 37	3,000	None.	334	57,790 11
Adams, . . .	Adams, . . .	3,026 10	15,211	500	542	8,439 86
Lee, ...	Lee, ...	3,908 75	2,317 36	150	434	3,883 79
	BERKSHIRE.					
Agricultural, .	Pittsfield, . .	7,097 22	1,914 35	303	2278	61,466 61
Housatonic, . .	Stockbridge, . .	4,728 64	2,556 32	837	661	63,778 67
	NORFOLK.					
Neponset, . .	Canton, . . .	3,309 74	2,433 60	20	7	17,773 00
Dedham, . .	Dedham, . .	14,626 36	2,857 71	49	368	38,440 23
Dorch. & Milton,	Dorchester, .	8,393 84	None.	2,433	36	40,606 27
Quincy Stone, .	Quincy, . .	11,980 65	4,650	3,050	206	49,355 39
Randolph, . .	Randolph, . .	6,365 86	None.	520	None.	46,362 84
People's, . . .	Roxbury, . .	8,233 68	None.	881	195	40,133 05
Union Bank of Weymouth and Braintree, . .	Weymouth, .	2,746 13	6,314 82	771	None.	50,403 35
Wrentham, . .	Wrentham, . .	4,035 32	206 63	795	868	28,518 35
	BRISTOL.					
Attleborough, .	Attleborough, .	6,246 54	5,000	2	102	24,712 88
Fairhaven, . .	Fairhaven, . .	2,703 21	5,300	403	11	123,551 11
Fall River, . .	Fall River, . .	4,041 15	6,183 05	16,643 55	. .	65,177 52
Bedford Commer.	New Bedford, .	7,992 76	23,900	3,000	351 15	183,128 14
Marine, . . .	" . .	8,632 75	12,990 81	341	364	80,430 09
Mechanics, . .	" . .	2,882 57	12,356 30	2,542	. .	103,641 84
Merchants, . .	" . .	7,845 14	21,277	375	247	121,832 03

Banks—*See preceding Page.*		DIVIDENDS, PROFITS, &c.					
Amount of *all* debts due the Bank, *except* Balances due from other Banks.	Total Resources of the Banks.	Dividends since Return of 1842. Rate per ct.	Amount.	Date.	Profits reserved at the time of declaring last Dividend.	Amount of debts due the Bank, secured by pledge of its own stock.	Amount of debts due and unpaid, and considered doubtful.
$292,542 32	$398,319 34	3 3	6,000 6,000	Oct. 1842 April, 1843	$3,304 33	$695 39	$12,312 64
248,416 72	395,014 53	4 3½	8,000 7,000	Oct. 1842 April, 1843	13,632 54	None.	2,850 00
219,462 94	247,054 49	3½ 3½	5,250 5,250	Oct. 1842 April, 1843	3,854 55	750 00	782 40
200,361 13	259,795 55	3½ 3½	5,250 5,250	Oct. 1842 April, 1843	9,819 29	None.	2,145 16
315,073 76	413,649 80	4 4	8,000 8,000	Oct. 1842 April, 1843	11,294 99	None.	4,050 00
467,768 46	560,078 64	4 4	10,000 10,000	Oct. 1842 April, 1843	38,915 79	18,000 00	None.
143,637 48	211,470 96	2½	2,500	April, 1843	None.	7,384 30	None.
241,649 12	269,368 08	. .	None Since May '41	. .	4,421 16	2,400 00	8,000 00
138,413 04	149,106 94	2½	2,500	April, 1843	4,588 37	6,400 00	5,183 00
230,934 79	303,993 97	4	6,000	. .	21,544 18	9,050 00	85 39
128,448 58	201,010 21	3 3	3,000 3,000	Oct. 1842 April, 1843	12,335 46	2,000 00	976 01
112,707 91	136,251 25	3	3,000	Oct. 1842	2,276 82	1,750 00	7,729 83
243,167 14	299,508 44	4 3½	6,000 5,250	Nov. 1842 May, 1843	24,718 84	5,835 39	3,129 59
137,219 83	188,688 94	3 2	3,000 2,000	Oct. 1842 April, 1843	2,818 96	400 00	10,000 00
146,857 21	216,099 25	3½ 3½	3,500 3,500	Oct. 1842 April, 1843	6,000 00	3,000 00	None.
163,908 10	217,156 80	3 3	4,500 4,500	Oct. 1842 April, 1843	9,065 99	None.	2,709 10
161,609 73	211,052 46	3 3	3,000 3,000	Oct. 1842 April, 1843	1,851 26	4,142 00	None.
108,866 01	169,101 31	3 3	3,000 3,000	Oct. 1842 April, 1843	4,166 70	1,652 39	3,941 87
174,048 55	208,471 85	3 3	4,500 4,500	Nov. 1842 May, 1843	3,809 96	12,111 00	4,050 24
108,620 00	144,683 42	3 3	3,000 3,000	Oct. 1842 April, 1843	4,257 47	None.	None.
196,544 55	328,512 87	2¾	5,500	Oct. 1842	1,922 08	2,474 28	6,754 24
498,605 29	590,650 56	3 2½	12,000 10,000	Oct. 1842 April, 1843	1,592 75	25,780 00	None.
421,734 90	640,106 95	3	12,000	April, 1843	9,910 82	900 00	500 00
331,985 67	434,744 32	3	9,000	April, 1843	3,072 94	None.	1,810 43
199,322 76	320,745 47	2	4,000	Oct. 1842	507 68	None.	1,000 00
561,058 48	712,634 65	. .	None.	. .	7,364 47	None.	4,500 00

BANK LIABILITIES.

Banks.	Counties and Towns.	Capital Stock paid in.	Bills in Circulation.		Net Profits on hand.
			Of $5 and upwards.	Less than $5.	
Pawtucket, . . .	Pawtucket, . .	$100,000	$25,045 00	$8,925 00	$2,159 64
Bristol County, . .	Taunton, . .	200,000	84,687	17,565 50	11,704 51
Taunton, . . .	" . . .	200,000	46,257	20,038 25	59,473 73
	PLYMOUTH.				
Hingham, . . .	Hingham, . .	150,000	70,098	. .	10,159 77
Old Colony, . .	Plymouth, . .	100,000	68,810	17,206 00	7,504 42
Plymouth, . . .	" . . .	100,000	26,630	6,667 00	11,135 00
	BARNST'BLE.				
Falmouth, . . .	Falmouth, . .	100,000	35,885	3,334 00	2,173 39
Barnstable, . . .	Yarmouth, . .	150,000	83,845	7,954 00	12,195 68
	NANTUCKET.				
Citizens, . . .	Nantucket, . .	100,000	1,717	. .	None.
Manufacturers and Mechanics, . .	" . . .	100,000	40,340	13,214 00	6,374 23
Pacific, ...	" . . .	200,000	35,585	8,896 75	2,383 02

(For Resources of the same Banks—*See next Page.*)

Balances due other Banks.	Cash deposited—including all liabilities not on interest, except those in the three preceding columns.	Cash deposited bearing interest.	Total Liability.
$3,843 26	$47,560 89	None.	$187,533 79
1,007 90	64,987 73	None.	379,952 64
455 55	35,157 54	$1,150 00	362,532 07
None.	26,643 47	None.	256,901 24
None.	14,824 79	5,110 51	213,455 72
None.	7,398 07	None.	151,830 07
None.	4,190 90	5,356 00	150,939 29
None.	7,436 62	18,219 99	279,651 29
12,332 12	3,914 31	34,350 04	152,313 47
12,618 74	30,614 21	None.	203,161 18
None.	92,976 81	33,109 59	372,951 17

BANK RESOURCES. (For Liabilities of the same

Banks.	Counties and Towns.	Specie in Bank.	Real Estate.	Bills of other Massachusetts Banks.	Bills of other Banks not in Massachu'tts.	Balances due from other Banks.
Pawtucket, . .	Pawtucket, . .	$4,828 60	$12,586 68	$14 00	$2,273	$23,896 64
Bristol County, .	Taunton, . .	14,272 68	7,000 00	2,677 35	934	80,787 88
Taunton, . . .	" . . .	5,000 58	6,206 00	688	151	30,378 12
	PLYMOUTH.					
Hingham, . .	Hingham, . .	6,727 59	14,518 03	109	None.	21,433 59
Old Colony, . .	Plymouth, . .	3,265 51	3,925 00	1,636	None.	61,045 17
Plymouth, . .	" . . .	6,211 31	6,728 04	8,262	None.	24,963 50
	BARNST'BLE.					
Falmouth, . .	Falmouth, . .	4,241 02	9,509 08	381	91	28,209 62
Barnstable, . .	Yarmouth, . .	11,137 17	2,000 00	1,981	691	24,691 45
	NANTUCKET.					
Citizens, . . .	Nantucket, . .	2,517 74	10,631 98	2,083	None.	774 03
Manufacturers & Mechanics, .	" . . .	4,644 75	7,893 42	5,618	2,347	66,387 42
Pacific, . . .	" . . .	5,220 38	20,845 79	160	201	29,944 64

FOR THE AGGREGATE OF

TABLE—*Exhibiting the No. of Banks in Massachusetts, the Amount of Capital Stock paid in, of Bills in Circulation and of Specie on hand, for the last ten years, as the same appear on the Official Returns.*

Year.	No. of Banks.	Am't of Capital.	Bills in Circulation.	Specie.	Proportion of Bills to Specie.
1833	102	$28,236,250 00	$7,889,110 67	$922,309 84	8.55 3-10 of paper to 1 of specie.
1834	103	29,409,450 00	7,650,146 75	1,160,296 09	6.59 3-10 " " "
1835	105	30,410,000 00	9,430,357 72	1,136,444 30	8.29 8-10 " " "
1836	117	34,478,110 00	10,892,249 50	1,455,230 47	7.48 5-10 " " "
1837	129	38,280,000 00	10,273,118 71	1,517,984 02	6.76 7-10 " " "
1838	120	34,630,000 00	9,400,512 75	2,394,624 24	3.92 5-10 " " "
1839	118	34,485,600 63	7,875,322 50	1,838,272 99	4.28 4-10 " " "
1840	115	33,750,000 00	9,112,882 25	2,991,804 50	3.04 5-10 " " "
1841	114	33,360,000 00	9,509,112 00	3,111,837 84	3.05 5-10 " " "
1842	111	32,631,060 00	8,049,906 75	2,081,388 99	3.86 7-10 " " "
1843	103	31,089,800 00	9,219,267 50	7,298,815 69	1.26 3-10 " " "

BANKS—*See preceding Page.*		DIVIDENDS, PROFITS, &c.					
Amount of *all* debts due the Bank, *except* Balances due from other Banks.	Total Resources of the Banks.	Dividends since Return of 1842. Rate per ct.	Amount.	Date.	Profits reserved at the time of declaring last Dividend.	Amount of debts due the Bank, secured by pledge of its own stock.	Amount of debts due and unpaid, and considered doubtful.
$143,934 87	$187,533 79	3 3	3,000 3,000	Jan. 1843 July 1843	$1,346 93	$4,705 00	$4,934 13
274,280 73	379,952 64	3	6,000	April, 1843	8,749 72	11,810 00	8,955 75
320,108 37	362,532 07	2½	5,000	April, 1843	55,722 10	5,350 00	75,000 00
214,113 03	256,901 24	2½	3,750	Oct. 1842	4,894 96	6,700 00	4,000 00
143,584 04	213,455 72	3 3	3,000 3,000	Oct. 1842 April, 1843	4,778 59	2,300 00	690 00
105,665 22	151,830 07	3 3	3,000 3,000	Oct. 1842 April, 1843	9,953 88	None.	1,947 00
108,507 57	150,939 29	2½ 2½	2,500 2,500	Oct. 1842 April, 1843	580 87	6,300 00	1,925 34
239,150 67	279,651 29	3½ 3½	5,250 5,250	Oct. 1842 April, 1843	8,292 10	9,412 00	2,866 42
136,306 72	152,313 47	. .	None.	. .	1,141 33	27,308 25	5,353 00
116,270 59	203,161 18	. .	None	. .	668 85	100 00	20,000 00
316,579 36	372,951 17	2½	5,000	Oct. 1842	25,442 62	1,735 86	500 00

1843....SEE NEXT PAGE.

TABLE—*Exhibiting the No. of Banks in Massachusetts and their Capital Stock, Bills in Circulation, Specie on hand, &c., every fifth year, from* 1803 *to* 1843, *as shown by Official Returns.*

Year.	No. of Banks.	Am't of Capital.	Bills in Circulation.	Specie.	Proportion of Bills to Specie.
1803	7	$2,225,262 00	$1,565,189 00	$1,079,928 00	1.44 9-10 of paper to 1 of specie.
1808	16	5,960,000 00	1,038,042 00	1,015,843 95	1.02 1-10 " " "
1813	16(?)	8,895,000 00	2,186,837 00	5,780,798 08	0.37 8-10 " " "
1818	27	9,749,275 00	2,680,477 00	1,129,598 27	2.37 2-10 " " "
1823	34	11,650,000 00	3,128,986 00	1,033,375 47	3.02 8-10 " " "
1828	61	19,337,800 00	3,683,865 34	1,144,645 71	3.21 8-10 " " "
1833	102	28,236,250 00	7,889,110 67	922,309 84	8.55 3-10 " " "
1838	120	34,630,000 00	9,400,512 75	2,394,624 24	3.92 5-10 " " "
1843	103	31,089,800 00	9,219,267 50	7,298,815 69	1.26 3-10 " " "

ERRATUM.—Page 8, Bills in circulation of $5 and upwards, 4th column, Commercial Bank, Salem, for $28,865 read $26,865.

AGGREGATE.

DUE FROM THE BANKS.	24 Banks in Boston.	79 Banks out of Boston.	Total—103 Banks.
Capital Stock paid in,	$17,110,000 00	$13,979,800 00	$31,089,800 00
Bills in circulation of five dollars and upwards,	3,666,187 00	4,205,380 50	7,871,567 50
Bills in circulation less than five dollars,	450,349 00	897,351 00	1,347,700 00
Net Profits on hand,	1,443,691 16	868,675 43	2,312,366 59
Balance due to other Banks,	7,984,455 11	211,358 32	8,195,813 43
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	7,737,923 67	2,475,964 25	10,213,887 92
Cash deposited bearing interest,	472,570 75	242,026 38	714,597 13
Total amount due from the Banks,	38,865,176 69	22,880,556 28	61,745,732 97
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking Houses,	6,622,540 55	676,275 14	7,298,815 69
Real Estate,	663,295 14	517,591 24	1,181,886 38
Bills of other Banks incorporated in this State,	1,593,650 48	253,551 47	1,847,211 95

Bills of other Banks incorporated elsewhere,	115,292 00	29,339 15	144,631 15
Balances due from other Banks, . .	4,576,708 88	3,704,187 00	8,280,895 88
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, except the Balances due from other Banks, .	25,293,679 64	17,699,612 28	42,993,291 92
Total amount of the Resources of the Banks,	38,865,166 69	22,880,556 28	61,745,722 97
Rate and amount of the Semi-annual Dividend made in April, . . .	769,500 00	471,040 00	1,240,540 00
Amount of Reserved Profits at the time of declaring the last Dividend, . .	981,440 27	556,629 01	1,538,069 28
Amount of Debts due to each Bank secured by pledge of its Stock, . . .	329,217 76	558,623 55	887,841 31
Amount of Debts due and unpaid, and considered doubtful, . . .	474,268 62	480,253 28	954,521 90

NOTE.—In the Return of the Traders' Bank, Boston, there occurs an error of $10, which affects the aggregate to that amount. In the Return of the Cambridge Bank, also, is an error of 60 cents, and in the Haverhill Bank Return is another of $1. These errors the Secretary does not, of course, feel at liberty to correct.

OBSERVATIONS.

During the year past, seven Banks, with a capital stock of $1,441,060, which were included in the Returns and Abstract of 1842, have been discontinued. The number of Banks included in the foregoing Abstract, the Wareham Bank having made no return, is but 103. The Citizens' Bank, at Nantucket, with a capital of $100,000, has surrendered its charter, under the Bank Act of March 24, 1843; but having made a return, is included in this Abstract. The "capital stock paid in," of the Quinsigamond Bank, which was stated in 1842 at $100,000, is this year returned at $99,800.

The total amount of Banking capital, therefore, actually stocked in Massachusetts, on the first Saturday of August, 1843, was $31,089,800, which is $1,441,060 less than the amount which appeared upon the Returns and Abstract of the previous year; and the number of Banks in actual operation is now but 103, being less by 8 than the number in 1842.* The number of Banks, therefore, is now about the same that it was ten years ago,—as will be seen by referring to the Abstract of 1833,—and is less by 26 than it was in 1837, the year of the universal suspension of specie payments.

The amount of capital invested, or nominally invested in Banking, which had, at one time during the last ten or eleven years, been expanded to $38,280,000, is reduced almost to the level of 1833.†

These, and other facts of a similar character, will be found exhibited in the two Tables which I have caused to be inserted in pp. 18 and 19 of the Abstract, and which are compiled from official returns. These Tables present a brief view of the condition of the Banks in Massachusetts, at short intervals for forty years, and for each succeeding year since 1833: and they furnish many facts of much interest and importance.

Thus it appears that from 1833 to 1837 the number of Banks in this Commonwealth had increased from 7 to 129; being in the ratio of more than 18 to 1.

The amount of Banking capital had increased, during the same period, from $2,225,000 to $38,280,000: being in the ratio of more than 17 to 1.

The amount of bills in circulation had risen from $1,565,000 to $10,273,000: being an increase of more than 6 to 1.

The proportion of paper to specie in 1803 was that of less than 1 1-2 to 1. It had risen in 1833 to more than 8 1-2 to 1.

In 1833 there was less than $1,000,000 in specie to redeem about $9,000,000 in bills. The paper circulation of the current year is more than $9,200,000: but it has a specie basis of more than $7,298,000; so that for every dollar and twenty-six cents of bills, there is now one solid dollar to redeem them.

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* This remark includes the Citizens' Bank at Nantucket. The other seven which are discontinued are the South Bank of Boston; the Essex of Andover; the Ipswich; the General Interest of Salem; the Charlestown; the Cohannet of Taunton; and the Duxbury.

† It is now $2,853,550 more than it was in 1833.

It will be seen that the Bank Abstract is so arranged that it forms a document of less than half its former bulk, though containing at least its former amount of matter. The Secretary ventures to hope that this change of form will be approved for its convenience, as well as its economy. A few defects in the returns have been already indicated, and a careful inspection of the Abstract will show others,—such as a want of discrimination between bills of the two different denominations,—between bills of other Banks in Massachusetts and bills of Banks incorporated elsewhere, &c. &c. But they need not be further particularized.

Before concluding these observations, I beg leave to state, that during the year past I have been subjected to great embarrassment in regard to the custody of the Bank returns. I was summoned, as Secretary, to appear with the original returns of the Phœnix Bank, on the first trial of William Wyman, the late President of said Bank, before the Court of Common Pleas, at Concord, in the County of Middlesex. Regarding the Secretary as the only individual legally entitled to the custody of this portion of the records of the Commonwealth, and as being responsible to the Legislature for their safe-keeping,—and believing also that office copies properly authenticated were the only form in which the Court could require the returns to be produced, I appeared at Concord with such copies, but without the originals. On being called to the witnesses' stand, I offered the copies, and stated to the Court that great public inconvenience would follow if the original files and records in the Secretary's Office could be broken up, taken from his custody, and scattered all over the state. The counsel in the cause, however, having agreed to make use of the copies, Judge Allen, who presided, was not called upon to decide whether the Court had power, or if it had, whether it would in this case exercise the power, of compelling the Secretary to produce the originals in Court, and suffer them to go out of his custody, subject to all the risks of alteration and of loss, by passing through the hands of judge and jury, counsel and parties, sheriffs, constables and messengers. Judge Allen, though not called upon to consider and decide this grave question, volunteered the intimation that the process of *subpœna duces tecum*, (or summons to produce,) which may issue from any and all courts, and from every magistrate, in the Commonwealth, may lawfully enter the public archives in the custody of the Secretary, and disperse the documents and records through every county and town where a Court is held, or a Justice of the Peace may be sitting, and thus place those documents and records wholly beyond the reach of the officer who alone is responsible for their safety,—who alone is sworn to keep them in his custody, and who, moreover, is liable to be called on continually to furnish certified copies.

This gratuitous intimation, given without any hearing, and after the counsel had consented to make use of the copies alone, may, perhaps, be found to contain a true statement of the law; but, under the circumstances, it could not be taken as a decision, decree, or judgment of the Court, nor entitled to any more weight than any other casual suggestion, or *obiter dictum* of the judge. It induced me, however, to investigate the subject, that I might be enabled, if again called on, to meet the summons as I ought.

At the second trial of the same case, Judge Allen again presiding, I was a second time summoned to appear as a witness and to bring with me the same original Bank returns. The summons was irregular in form,—without the seal of the Court, not signed by any known public officer,—but by some person claiming to be clerk pro tempore. The service was made in the evening, after the public offices were closed, and it commanded me to be in Court at Lowell the next morning at 9 o'clock. In the faithful performance of my duty as a public officer, and as a citizen, I was desirous of obeying the summons, but did not feel at liberty to subject the public archives to the peril of fire, in violation of all custom, by a candle-light search after papers in the fire-proofs of the office. I accordingly appeared in the Court at the hour named, without the papers, and informed the judge that they should, if on consideration he should so order, be brought into Court at the hour of its afternoon meeting. I requested

him, however, with perfect respect and courtesy, to consider the question of the public interest and convenience, and after having weighed the subject deliberately, to decide whether the cause of justice demanded the proposed disturbance of the files in my custody. Instead, however, of meeting this suggestion with corresponding courtesy, and with that grave deliberation which the importance of the subject and his judicial position alike seemed to require, he replied with great asperity that "he was not disposed to discuss the question." He refused to inquire, even, whether or not the exigences of the case required the original returns, or whether copies would not be equally convenient and proper, or whether the originals, if produced, would be legal evidence. I requested that if the Court should require me to produce the returns, some order might be passed upon the subject, and that the clerk might be directed to furnish me with a copy of the order, so that I might be in possession of tangible proof of the authority under which I transferred the papers from their customary place of deposit. This also was refused, the judge declaring that he should pass no order, but leave me to produce or retain the documents at my peril, and intimating with no abundant measure of that comity which all other public officers are expected to exhibit, that I stood in jeopardy of a summary proceeding for contempt, if the original papers were not forthcoming. Thus cavalierly treated, and called upon to choose between the possible loss of the returns on the one side, and a hostile encounter with the bench, and a possible delay, or obstruction, of public justice, on the other, I sent the returns to the Court by one of my clerks, who placed them in the hands of the judge. The judge then put them into the hands of the counsel engaged in the trial, after which they were transferred from one person to another, I know not how far, but in a manner which the law could never have contemplated, and which, under the circumstances, I cannot help regarding as improper and illegal; for, besides being thus unceremoniously wrested from my custody, they were finally found, as a momentary inquiry on the part of Judge Allen at the outset would have shown them to be, immaterial to the case, and were therefore, after some hours' detention, returned to this office. Whether those documents were in any way mutilated or changed, while out of my custody, I do not know. Most probably they were not. Possibly they were. At all events, their temporary absence has deprived the Secretary forever of the power of certifying that they remain uncorrupted, as well as of furnishing certified copies of them, as genuine papers, for future use. This consequence was foreseen, and was suggested by me to the Court, but was, by the Court, shut out of view by the sweeping determination to hear no discussion.

It would seem highly proper, therefore, for the Legislature to declare what the law is in regard to the custody of "the records of the Commonwealth," and to determine how far they may, at the caprice of parties or of counsel, be drawn from their appropriate place of deposit and scattered over the state. The proceeding of Judge Allen is a virtual declaration that whoever shall, either with or without reason,—either with or without cause,—see fit to issue a *subpœna duces tecum* upon the Secretary of the Commonwealth, to appear in any Court or trial in Massachusetts, whether in Nantucket or Berkshire, Bristol or Essex, or in all these places at the same time, with any part, or with the whole, of the public records,—must be obeyed by that officer, and that the records thus dragged from the archives, shall, without the Court's condescending to inquire whether public justice requires it, or whether the public interests forbid it, or whether there be or be not occasion for such a proceeding, be surrendered by the Secretary, and placed beyond his custody or control.

Such is the virtual declaration of Judge Allen, as shown by his acts. I have no belief that such is the true rule of law, or that either the Legislature, or any bench of judges, giving due consideration to this matter, would sustain such a declaration. Indeed the decision of Chief Justice Shaw, in the case of Bull *v.* Loveland, reported in the 10th volume of Pickering's Reports, page 14, exhibits more forcibly than can be done by any words of mine, the

impropriety of the proceedings in this case of Wyman. The opinion of the Court, on that occasion, was thus expressed :—" It has been decided, though it was formerly doubted, that a *subpœna duces tecum* is a writ of compulsory obligation, which the Court has power to issue, and which the witness is bound to obey, and which will be enforced by proper process to compel the production of the paper, *when the witness has no lawful or reasonable excuse for withholding it*. But of such lawful or reasonable excuse the Court at nisi prius, and not the witness, is to judge. And when the witness has the paper ready to produce, in obedience to the summons, but claims to retain it on the ground of legal or equitable interests of his own, it is a question to the discretion of the Court, under the circumstances of the case, whether the witness ought to produce, or is entitled to withhold the papers."

Such was the decision of the Court upon a matter of mere private and personal interest. The Supreme Court gave the subject a full hearing and pronounced a solemn decision, after listening to the witness with a dignified patience and courtesy well worth the imitation of all other tribunals. Had the matter in this reported case been one of public concernment, and had it referred to the safety of the state records, it probably would not have received a smaller degree of consideration, and most certainly would not have been summarily smothered by a refusal to have any discussion.

Had the business of the Secretary's Office been so situated that I could have left it, without great public inconvenience, in the hands of my clerks, or had I felt certain that the interests of the Commonwealth, in the trial of Wyman, would not have been prejudiced by my refusal to produce and surrender the returns, I should have declined compliance with the *subpœna*,—suffered myself to be subjected to the imprisonment for contempt, which Judge Allen was kind enough to suggest, and then, upon a writ of *habeas corpus*, brought the question before the Supreme Judicial Court. Situated as I was, however,—overwhelmed with the burden of the fall labors of this office,—and being unwilling to delay the trial of Wyman, which had already consumed a vast amount of time, it seemed to me advisable to produce the papers,—and afterwards communicate the facts to the General Court, and thus give to the Legislature the opportunity of making such provision for the future safety of the public records, and the security of the officer in whose custody they are placed, as may appear necessary and proper.

With these observations I leave the subject in their hands.

JOHN A. BOLLES, *Secretary of the Commonwealth.*

SECRETARY'S OFFICE,
Nov. 1843.

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* These towns should stand within instead of above the caption of Berkshire, in the Abstract.

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BANK ABSTRACT

FOR JULY,

1844.

ABSTRACT

EXHIBITING THE CONDITION

OF THE

BANKS IN MASSACHUSETTS

ON THE

FIRST SATURDAY OF JULY,

1844.

PREPARED FROM THE OFFICIAL RETURNS,

BY JOHN G. PALFREY,

SECRETARY OF THE COMMONWEALTH.

Boston:

DUTTON AND WENTWORTH, STATE PRINTERS.

1844.

The official Circular, requiring Returns from the Banks, was issued by the Governor, on the 13th day of August, 1844.

The Return of the Lynn Mechanics' Bank, at Lynn, was received on the 31st of August, and the Return of the Wareham Bank, at Wareham, was received on the 1st of September.

LIABILITIES OF THE BANKS.

Counties and Towns.	Banks.	Capital Stock.	Bills in Circulation.		Net Profits on hand.
			Of $5 and upwards.	Less than $5.	
SUFFOLK.					
Boston,	Atlantic,	$500,000	$170,515 00	$19,902 00	$25,557 04
"	Atlas,	500,000	126,525	11,887	22,961 73
"	Boston,	600,000	205,492	49,304	56,209 84
"	City,	1,000,000	152,450	17,910	41,732 59
"	Columbian,	500,000	140,000	18,253	20,146 65
"	Eagle,	500,000	159,455	11,663	22,456 07
"	Freeman's,	150,000	108,145	18,837	16,411 74
"	Globe,	1,000,000	249,496	56,710	49,618 91
"	Granite,	500,000	183,600	21,026	18,207 59
"	Hamilton,	500,000	163,475	40,716	26,327 85
"	Market,	560,000	161,913	14,296	102,598 40
"	Massachusetts,	800,000	155,032	16,988	45,114 94
"	Mechanics,	120,000	81,365	27,045	6,384 29
"	Merchants,	2,000,000	662,845	481	196,531 24
"	New England,	1,000,000	149,462	15,685	36,362 15
"	North,	750,000	185,080	22,829	51,205 85
"	Shawmut,	500,000	122,170	9,068	25,605 22
"	Shoe & Lea. Deal.	500,000	172,125	30,864	60,998 34
"	State,	1,800,000	305,301	49,143	74,311 78
"	Suffolk,	1,000,000	236,415	20,755	210,662 06
"	Traders,	400,000	151,925	39,179	15,154 58
"	Tremont,	500,000	151,300	16,115	21,206 58
"	Union,	800,000	155,845	9,978	35,442 76
"	Washington,	500,000	112,760	15,609	14,944 46
Suffolk,	24 Banks,	16,980,000	4,462,691 00	554,243 00	1,196,152 66

(For Resources of the same Banks, *See next Page.*)

Balances due to other Banks.	Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted.	Cash deposited bearing interest.	Total amount due from the Banks.
$94,565 19	$175,774 30	- - - -	$986,313 53
234,533 93	172,429 32	$5,000 00	1,073,336 98
37,716 79	764,469 78	9,161 94	1,722,354 35
47,100 20	295,333 56	206,652 07	1,761,178 42
28,000 00	454,223 83	11,000 00	1,171,623 48
90,379 03	376,092 38	112,972 61	1,273,018 09
- - -	70,726 34	- - - -	364,120 08
501,699 78	465,569 18	54,000 00	2,377,093 87
58,380 03	181,700 25	- - - -	962,913 87
16,000 00	266,904 54	- - - -	1,013,423 39
10,169 66	264,511 30	59,477 30	1,172,965 66
127,948 04	381,351 82	- - - -	1,526,434 80
- - -	25,265 24	- - - -	260,059 53
727,975 25	2,501,875 17	172,640 80	6,262,348 46
219,373 33	169,422 49	15,494 23	1,605,799 20
20,160 19	301,593 94	17,000 00	1,347,868 98
85,921 69	155,193 15	- - - -	897,958 06
76,537 75	166,285 73	- - - -	1,006,810 82
164,000 00	555,889 79	39,000 00	2,987,645 57
2,188,821 68	397,194 15	- - - -	4,053,847 89
41,208 38	125,611 18	- - - -	773,078 14
54,193 01	233,723 11	- - - -	976,537 70
44,997 83	364,942 29	- - - -	1,411,205 88
2,000 00	198,798 91	- - - -	844,112 37
4,871,681 76	9,064,881 75	702,398 95	37,832,049 12

RESOURCES OF THE BANKS.

Counties and Towns.	Banks.	Gold, Silver, and other coined metals in their Banking Houses.	Real Estate.	Bills of other Banks incorporated in this State.	Bills of other Banks incorporated elsewhere.	Balances due from other Banks.
SUFFOLK.						
Boston,	Atlantic,	$75,120 22	$38,635 29	$67,357 00	- -	$51,123 91
"	Atlas,	14,337 30	- -	51,148	- -	12,446 63
"	Boston,	368,618 37	50,000	79,281	- -	42,923 27
"	City,	36,341 10	57,204 09	31,504	- -	182,051 10
"	Columbian,	204,579 63	- -	109,752	- -	65,583 33
"	Eagle,	61,727 84	- -	89,613	- -	68,080 76
"	Freeman's,	25,650 27	- -	2,098	$516	38,465 25
"	Globe,	225,653 93	35,500	87,276	- -	50,666 22
"	Granite,	44,081 13	- -	62,390	- -	53,076 00
"	Hamilton,	50,085 96	- -	51,225	- -	114,137 14
"	Market,	66,816 34	- -	54,868	- -	57,141 12
"	Massachusetts,	105,512 05	78,779 76	47,002	- -	174,072 15
"	Mechanics,	9,330 34	14,000	1,100	- -	24,924 06
"	Merchants,	1,339,331 83	116,300	348,156	- -	359,415 82
"	New England,	65,482 67	30,000	38,776	- -	83,418 97
"	North,	54,700 48	19,400	58,308	9,000	32,500 00
"	Shawmut,	48,975 36	- -	52,875	- -	54,161 46
"	Shoe & Lea. Dea.	24,644 49	- -	58,530 68	- -	37,404 85
"	State,	68,487 71	- -	107,698	40	27,000 00
"	Suffolk,	784,736 74	100,376 90	357,505	148,268	621,328 05
"	Traders,	25,464 41	5,609 35	41,315	- -	55,696 54
"	Tremont,	63,094 35	43,837 06	66,833	- -	48,168 51
"	Union,	94,216 83	128,178 40	44,014	- -	87,534 92
"	Washington,	29,131 17	31,874 42	35,092	- -	38,000 00
Suffolk,	24 Banks,	3,886,120 52	749,695 27	1,943,716 68	157,824	2,379,320 06

(For Liabilities of the same Banks, *See preceding Page.*)

Amount of all debts due the Banks, except Balances due from other Banks.	Total amount of the Resources of the Banks.	Dividends since Returns of 1843. Date.	Rate per ct.	Amount.	Amount of Reserved Profits at the time of declaring the last Divid'd.	Amount of Debts due to each Bank secured by pledge of its Stocks.	Amount of Debts due and unpaid, and considered doubtful.
$754,077 11	$986,313 53	Oct. 1843 Apr. 1844	2 2½	10,000 12,500	$5,204 75	- -	- -
995,405 05	1,073,336 98	Oct. 1843	2	10,000	67,104 86	$13,620 00	$7,908 59
1,181,531 71	1,722,354 35	Oct. 1843 Apr. 1844	3½ 3½	21,000 21,000	33,372 46	2,400	446 77
1,454,078 13	1,761,178 42	Oct. 1843 Apr. 1844	1½ 2½	15,000 25,000	22,126 98	3,200	20,944 72
791,708 52	1,171,623 48	Oct. 1843 Apr. 1844	2 2	10,000 10,000	12,529 28	1,700	- -
1,053,596 49	1,273,018 09	Oct. 1843 Apr. 1844	2 2½	10,000 12,500	14,607 07	2,270	8,953 38
297,390 56	364,120 08	Oct. 1843 Apr. 1844	3½ 3½	5,250 5,250	10,000 00	4,100	1,205 40
1,977,997 72	2,377,093 87	Oct. 1843 Apr. 1844	3 3	30,000 30,000	32,339 58	14,250	- -
803,366 74	962,913 87	Oct. 1843 Apr. 1844	2 2	10,000 10,000	- -	13,579 62	592 40
797,975 29	1,013,423 39	Oct. 1843 Apr. 1844	2 2	10,000 10,000	10,497 78	250	2,017 37
994,140 20	1,172,965 66	Oct. 1843 Apr. 1844	3 3	16,800 16,800	71,187 22	- -	14,540 19
1,121,068 84	1,526,434 80	Oct. 1843 Apr. 1844	2 2	16,000 16,000	23,094 62	23,950	7,231 98
210,705 13	260,059 53	Oct. 1843 Apr. 1844	3 3	4,500 3,600	3,965 25	2,866 40	1,408 11
4,099,144 81	6,262,348 46	Oct. 1843 Apr. 1844	3 3	60,000 60,000	144,966 62	16,012 63	18,600 00
1,388,121 56	1,605,799 20	Oct. 1843 Apr. 1844	3 2½	30,000 25,000	10,000 00	2,800	- -
1,173,960 50	1,347,868 98	Oct. 1843 Apr. 1844	2 2	15,000 15,000	38,295 31	27,433 13	31,649 58
741,946 24	897,958 06	Oct. 1843 Apr. 1844	2 2½	10,000 12,500	11,249 34	4,250	4,259 56
886,230 80	1,006,810 82	Oct. 1843 Apr. 1844	3 3	15,000 15,000	50,371 70	- -	22,000 00
2,784,419 86	2,987,645 57	Oct. 1843 Apr. 1844	2 2	36,000 36,000	45,474 55	47,884 70	1,120 00
2,041,633 20	4,053,847 89	Oct. 1843 Apr. 1844	4 4	40,000 40,000	171,121 78	24,800	31,094 65
644,992 84	773,078 14	Apr. 1844	2	8,000	10,264 75	5,200	5,548 22
754,604 78	976,537 70	Oct. 1843 Apr. 1844	2½ 2½	12,500 12,500	16,470 74	10,300	432 18
1,057,261 73	1,411,205 88	Oct. 1843 Apr. 1844	2½ 2½	20,000 20,000	25,089 00	1,000	- -
710,014 78	844,112 37	Oct. 1843 Apr. 1844	2 1¾	10,000 8,750	7,761 97	4,114	4,265 00
28,715,372 59	37,832,049 12	Av. An. Div.	4 96/100	842,450	837,095 61	225,980 48	184,218 10

LIABILITIES OF THE BANKS.

Counties and Towns.	Banks.	Capital Stock.	Bills in Circulation.		Net Profits on hand.
			Of $5 and upwards.	Less than $5.	
ESSEX.					
Andover,	Andover,	$250,000	$95,210 00	$9,487 00	$4,892 37
Beverly,	Beverly,	125,000	54,715	6,966	7,925 34
Danvers,	Danvers,	150,000	39,005	8,505	3,896 19
"	Village,	120,000	34,179	11,907	4,736 01
"	Warren,	120,000	42,968	9,447 75	4,225 33
Georgetown,	Manufacturers,	100,000	27,600	11,202	5,423 70
Gloucester,	Gloucester,	200,000	81,844	8,183	6,533 95
Haverhill,	Haverhill,	100,000	62,400	22,526	6,451 58
"	Merrimack,	240,000	60,960	21,524	11,003 39
Lynn,	Lynn Mechanics,	150,000	77,105	27,149	6,804 37
Marblehead,	Grand,	100,000	61,625	15,430	6,516 04
"	Marblehead,	120,000	50,085	5,737	1,863 90
Newburyport,	Mechanics,	200,000	60,000	20,341 50	10,685 00
"	Merchants,	210,000	54,005	11,188 75	8,826 12
"	Ocean,	100,000	65,820	17,586	6,413 56
Salem,	Asiatic,	200,000	70,480	10,303	11,253 22
"	Commercial,	200,000	37,780	10,577	8,775 63
"	Exchange,	200,000	21,625	9,157	4,583 78
"	Mercantile,	200,000	33,954	11,329	2,677 44
"	Merchants,	400,000	77,843	7,462	9,554 91
"	Naumkeag,	500,000	85,250	20,817	10,090 53
"	Salem,	250,000	22,555	10,528	3,191 21
Salisbury,	Powow River,	100,000	62,670	18,847 00	13,441 22
Essex,	23 Banks,	$4,335,000	1,279,678 00	306,200 00	159,764 79

(For Resources of the same Banks, *See next Page.*)

Balances due to other Banks.	Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted.	Cash deposited bearing interest.	Total amount due from the Banks.
- - -	$24,722 02	- - - -	$384,311 39
$299 92	28,083 32	- - - -	222,989 58
2,446 64	35,431 80	$10,822 21	250,106 84
4,126 01	5,744 00	50 00	180,742 02
455 20	11,442 37	- - - -	188,538 65
- - -	8,771 43	- - - -	152,997 13
781 50	37,169 04	- - - -	334,511 49
- - -	5,621 98	- - - -	196,999 56
572 97	5,911 05	- - - -	339,971 41
4,077 32	27,185 67	19,000 00	311,321 36
14 13	10,602 54	- - - -	194,187 71
- - -	22,126 48	- - - -	199,812 38
9,751 54	50,836 87	- - - -	351,614 91
2,795 64	102,659 26	- - - -	389,474 77
- - -	58,102 60	- - - -	247,922 16
10,736 54	94,538 63	- - - -	397,311 39
1,419 58	24,908 56	10,161 00	293,621 77
8,246 42	56,179 70	- - - -	299,791 90
138 64	45,813 42	- - - -	293,912 50
870 36	67,954 69	- - - -	563,684 96
5,385 58	49,265 96	- - - -	670,809 07
7,391 10	65,143 45	5,000 00	363,808 76
- - -	9,586 68	- - - -	204,544 90
59,509 09	847,801 52	45,033 21	7,032,986 61

RESOURCES OF THE BANKS.

Counties and Towns.	Banks.	Gold, Silver, and other coined metals in their Banking Houses.	Real Estate.	Bills of other Banks incorporated in this State.	Bills of other Banks incorporated elsewhere.	Balances due from other Banks.
ESSEX.						
Andover,	Andover,	$10,418 02	$6,000 00	$3,506 00	$199	$45,845 89
Beverly,	Beverly,	12,587 99	679	8,888 98	273	11,149 94
Danvers,	Danvers,	2,586 87	4,766 67	8,399 13	29	12,139 37
"	Village,	2,818 64	5,277 60	3,081 54	332	23,340 59
"	Warren,	4,593 89	1,648 90	2,801 49	- -	13,618 35
Georgetown,	Manufacturers,	5,339 94	1,200	- -	- -	17,115 83
Gloucester,	Gloucester,	8,426 42	19,654 51	5,550	470	23,561 49
Haverhill,	Haverhill,	3,065 24	7,000	170	- -	25,361 49
"	Merrimack,	2,111 70	8,429 42	1,880	- -	11,890 56
Lynn,	Lynn Mechanics	7,652 95	10,000	1,995	- -	14,751 68
Marblehead,	Grand,	5,377 66	9,192	1,010	- -	36,201 40
"	Marblehead,	9,173 94	7,500	2,586	- -	17,707 70
Newburyport,	Mechanics,	6,376 89	17,155 71	2,000	391	45,434 38
"	Merchants,	87,647 67	6,000	1,222	108	111,385 24
"	Ocean,	8,929 36	2,500	4,039	170	67,741 51
Salem,	Asiatic,	6,658 76	- -	14,742	890	39,530 08
"	Commercial,	3,553 35	4,500	9,258 96	129	7,659 44
"	Exchange,	1,484 79	4,000	1,225 45	- -	772 22
"	Mercantile,	4,461 48	11,105 09	8,122	- -	10,708 45
"	Merchants,	7,616 74	- -	1,421	- -	28,035 33
"	Naumkeag,	15,514 59	7,271 85	20,003 08	- -	23,247 90
"	Salem,	4,782 45	4,377 97	6,275	- -	28,005 63
Salisbury,	Powow River,	4,868 85	1,982 30	406	153	9,058 52
Essex,	23 Banks,	226,048 19	140,241 02	108,582 63	3,144	624,262 99

(For Liabilities of the same Banks, *See preceding Page.*)

Amount of all debts due the Banks, except Balances due from other Banks.	Total amount of the Resources of the Banks.	Dividends since Returns of 1843. Date.	Rate per ct.	Amount.	Amount of Reserved Profits at the time of declaring the last Divid'd.	Amount of Debts due to each Bank secured by pledge of its Stocks.	Amount of Debts due and unpaid, and considered doubtful.
$318,342 48	$384,311 39	Oct. 1843 Apr. 1844	2 2	$5,000 5,000	$572 47	$7,514 33	$4,054 23
189,420 67	222,989 58	Oct. 1843 Apr. 1844	2 2	2,500 2,500	6,792 68	5,312 50	6,835 00
222,185 80	250,106 84	Oct. 1843 Apr. 1844	2 2	3,000 3,000	123 76	4,562 22	700 00
145,891 65	180,742 02	Oct. 1843 Apr. 1844	3 3	3,600 3,600	2,382 16	8,450	600 00
165,876 02	188,538 65	Oct. 1843 Apr. 1844	2½ 2½	3,750 3,750	1,440 19	2,878	1,000 00
129,341 36	152,997 13	Oct. 1843	3	3,000	2,423 35	4,765	1,670 00
276,849 07	334,511 49	Oct. 1843 Apr. 1844	2½ 2½	5,000 5,000	4,449 41	22,389 28	2,017 13
161,402 83	196,999 56	Oct. 1843 Apr. 1844	2½ 3	2,500 3,000	3,900	- -	- -
315,659 73	339,971 41	Oct. 1843 Apr. 1844	2½ 2½	6,000 6,000	6,501 88	4,085	12,092 05
276,921 73	311,321 36	Oct. 1843 Apr. 1844	2 2	5,000 5,000	3,845 47	- -	921 01
142,406 65	194,187 71	Oct. 1843	2	2,500	1,993 28	9,472 14	4,054 60
162,844 74	199,812 38	Oct. 1843 Apr. 1844	2 2	2,400 2,400	- -	1,300	- -
280,256 93	351,614 91	Oct. 1843 Apr. 1844	2 2	4,000 4,000	6,981 16	14,551 50	6,942 56
183,111 86	389,474 77	- -	-	- -	5,791 34	12,533	- -
164,542 29	247,922 16	- -	-	- -	- -	11,245 66	- -
335,490 55	397,311 39	Oct. 1843 Apr. 1844	86 cents a sh. 86 "	6,020 6,020	9,770 11	500	- -
268,521 02	293,621 77	Oct. 1843 Apr. 1844	3 3	6,000 6,000	7,049 01	5,393	454 07
292,309 44	299,791 90	Oct. 1843 Apr. 1844	2¼ 1⅞	4,500 3,750	941 81	2,200	- -
259,515 48	293,912 50	Oct. 1843 Apr. 1844	2½ 2½	5,000 5,000	1,317 54	14,140	3,202 85
526,611 89	563,684 96	Oct. 1843 Apr. 1844	2¼ 2	9,000 8,000	389 13	9,035	- -
604,771 65	670,809 07	Oct. 1843 Apr. 1844	3 3	15,000 15,000	5,312 38	23,145	2,000 00
320,367 71	363,808 76	Oct. 1843 Apr. 1844	1½ 2	3,750 5,000	431 70	5,400	- -
188,076 23	204,544 90	Oct. 1843 Apr. 1844	3½ 3½	3,500 3,500	10,181 40	700	- -
5,930,717 78	7,032,986 61	Av. An. Div.	4 38/100	196,540	82,590 23	169,571 63	46,543 50

LIABILITIES OF THE BANKS.

Counties and Towns.	Banks.	Capital Stock.	Bills in Circulation.		Net Profits on hand.
			Of $5 and upwards.	Less than $5.	
MIDDLESEX.					
Brighton,	Brighton,	$200,000	$136,180 00	$13,005 00	$10,327 68
Cambridge,	Cambridge,	100,000	56,650	13,640	3,391 57
"	Charles River,	100,000	39,955	10,156	2,380 51
Charlestown,	Bunker Hill,	150,000	98,690	22,542	11,018 49
Concord,	Concord,	100,000	75,005	13,204	4,895 71
Framingham,	Framingham,	100,000	61,550	14,569	18,965 27
Lowell,	Lowell,	200,000	92,640	17,106	15,108 97
"	Rail-Road,	600,000	305,180	60,321	45,576 59
Waltham,	Waltham,	100,000	70,275	9,484	5,551 08
Middlesex,	9 Banks,	1,650,000	936,125 00	174,227 00	117,215 87
WORCESTER.					
Fitchburg,	Fitchburg,	$100,000	$110,060 00	$14,918 00	$7,316 88
Lancaster,	Lancaster,	100,000	72,165	20,243	5,716 26
Leicester,	Leicester,	100,000	58,255	8,027	1,957 61
Millbury,	Millbury,	100,000	28,554 25	- -	1,926 39
Oxford,	Oxford,	100,000	68,070	11,586 25	2,009 40
Southbridge,	Southbridge,	100,000	48,015	7,745	7,295 31
Uxbridge,	Blackstone,	100,000	35,445	19,983 50	5,319 25
Worcester,	Central,	100,000	57,700	16,371	9,194 38
"	Citizens,	150,000	82,980	14,256	5,837 53
"	Quinsigamond,	100,000	68,800	17,912	4,321 33
"	Worcester,	200,000	140,041	15,069	12,297 71
Worcester,	11 Banks,	1,250,000	770,085 25	146,110 75	63,192 05

(For Resources of the same Banks, *See next Page.*)

Balances due to other Banks.	Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted.	Cash deposited bearing interest.	Total amount due from the Banks.
- - -	$30,395 92	- - - -	$390,108 60
- - -	20,557 62	- - - -	194,239 19
- - -	35,213 36	- - - -	187,704 87
- - -	120,852 66	- - - -	403,103 15
- - -	40,813 58	- - - -	233,918 29
- - -	5,276 34	$217 00	200,577 61
$12 29	26,919 64	13,778 14	365,565 04
722 68	57,829 04	- - - -	1,069,629 31
- - -	24,382 20	- - - -	209,692 28
734 97	362,240 36	13,995 14	3,254,538 34
- - -	$24,740 10	- - - -	$257,034 98
- - -	12,418 64	- - - -	210,542 90
- - -	3,502 80	- - - -	171,742 41
$1 50	9,154 93	- - - -	139,637 07
- - -	10,171 27	- - - -	191,836 92
- - -	16,385 67	- - - -	179,440 98
- - -	15,056 62	- - - -	175,804 37
- - -	13,371 30	- - - -	196,636 68
231 10	30,717 38	- - - -	284,022 01
2,271 28	35,444 58	- - - -	228,749 19
3,549 79	142,741 77	- - - -	513,699 27
6,053 67	313,705 06	- - - -	2,549,146 78

RESOURCES OF THE BANKS.

Counties and Towns.	Banks.	Gold, Silver, and other coined metals in their Banking Houses.	Real Estate.	Bills of other Banks incorporated in this State.	Bills of other Banks incorporated elsewhere.	Balances due from other Banks.
MIDDLESEX.						
Brighton,	Brighton,	$10,680 94	$3,999 30	$480 35	$505	$15,128 41
Cambridge,	Cambridge,	2,924 58	9,735 46	1,741	204	13,014 60
"	Charles River,	7,223 20	- -	1,199	206	22,388 43
Charlestown,	Bunker Hill,	35,951 86	20,000	1,156	50	47,400 12
Concord,	Concord,	8,395 90	2,400	997	61	25,467 37
Framingham,	Framingham,	12,341 85	2,000	1,508	135	471 26
Lowell,	Lowell,	3,252 68	800	3,336	242	25,264 40
"	Rail-Road,	27,720 12	8,700	4,329	686	58,040 91
Waltham,	Waltham,	5,552 31	5,500	3,879	330	16,988 60
Middlesex,	9 Banks,	114,043 44	53,134 76	18,625 35	2419	224,164 10
WORCESTER.						
Fitchburg,	Fitchburg,	$17,691 07	$1,400 00	$2,436 00	$169	$53,187 45
Lancaster,	Lancaster,	3,410 28	2,000	2,019	123	40,217 88
Leicester,	Leicester,	3,045 31	2,000	291	- -	15,918 99
Millbury,	Millbury,	1,252 15	2,236 62	355	- -	17,029 67
Oxford,	Oxford,	5,245 15	1,888 01	1,629	592	18,907 49
Southbridge,	Southbridge,	5,131 09	9,627 20	3,570	1,805	20,409 90
Uxbridge,	Blackstone,	3,075 43	584 74	163	493	5,763 21
Worcester,	Central,	6,344 22	- -	4,056	63	45,458 37
"	Citizens,	9,962 02	16,000	1,117	64	42,336 74
"	Quinsigamond,	10,882 50	- -	866	1,083	34,318 79
"	Worcester,	23,491 07	- -	9,166	469	100,556 54
Worcester,	11 Banks,	89,530 29	35,736 57	25,668 00	4,861	394,105 03

(For Liabilities of the same Banks, *See preceding Page.*)

Amount of all debts due the Banks, except Balances due from other Banks.	Total amount of the Resources of the Banks.	Dividends since Returns of 1843. Date.	Rate per ct.	Amount.	Amount of Reserved Profits at the time of declaring the last Divid'd.	Amount of Debts due to each Bank secured by pledge of its Stocks.	Amount of Debts due and unpaid, and considered doubtful.
$359,314 60	$390,108 60	Oct. 1843 Apr. 1844	3 3	6,000 6,000	$6,806 23	$6,175 00	$3,128 00
166,619 55	194,239 19	- -	- -	- -	2,603 50	12,162	- -
156,688 24	187,704 87	Oct. 1843 Apr. 1844	2½ 2½	2,500 2,500	1,230 58	7,280 40	- -
298,545 17	403,103 15	Oct. 1843 Apr. 1844	3 3	4,500 4,500	6,549 60	2,715	- -
196,597 02	233,918 29	Oct. 1843 Apr. 1844	2 3	2,000 3,000	2,350 43	4,822	1,000 00
184,121 50	200,577 61	Oct. 1843 Apr. 1844	3½ 3½	3,500 3,500	19,875 03	1,600	456 65
332,669 96	365,565 04	Oct. 1843 Apr. 1844	3 2	7,500 4,000	10,916 92	10,315	8,987 24
970,153 28	1,069,629 31	Oct. 1843 Apr. 1844	3 3	24,000 24,000	25,500	3,100	600 00
177,442 37	209,692 28	Oct. 1843 Apr. 1844	3 3	3,000 3,000	3,302 11	2,600	8,774 00
2,842,151 69	3,254,538 34	Av. An. Div.	$5\frac{45}{100}$	103,500	79,134 40	50,769 40	22,945 89
$182,151 46	$257,034 98	Oct. 1843 Apr. 1844	3 3	3,000 3,000	$5,127 04	$3,550 00	$1,283 85
162,772 74	210,542 90	Apr. 1844	3	3,000	3,341 49	13,966 19	2,786 16
150,487 11	171,742 41	Apr. 1844	3	3,000	1,861 46	6,150	660 90
118,763 63	139,637 07	- -	- -	- -	317 43	7,955	44,000 00
163,575 27	191,836 92	Oct. 1843 Apr. 1844	2 2	2,000 2,000	836 16	872	14,170 39
138,897 79	179,440 98	Oct. 1843	2	2,000	2,633 33	6,565	17,332 17
165,724 99	175,804 37	Oct. 1843 Apr. 1844	2 2	2,000 2,000	4,309 90	12,102 35	8,430 90
140,715 09	196,636 68	Oct. 1843 Apr. 1844	3 2	3,000 2,000	7,500	600	2,174 00
214,542 25	284,022 01	- -	- -	- -	17,548 32	335	1,472 29
181,598 90	228,749 19	Oct. 1843	3	3,000	7,338 21	100	100 00
380,016 66	513,699 27	Apr. 1844	3	6,000	7,135 82	800	6,988 46
1,999,245 89	2,549,146 78	Av. An. Div.	$2\frac{88}{100}$	36,000	57,949 16	52,995 54	99,399 12

LIABILITIES OF THE BANKS.

Counties and Towns.	Banks.	Capital Stock.	Bills in Circulation.		Net Profits on hand.
			Of $5 and upwards.	Less than $5.	
HAMPSHIRE.					
Northampton,	Northampton,	$200,000	$180,835 00	$17,899 00	$20,746 48
Ware,	Hampshire Manf.	150,000	110,908	19,200	15,744 86
Hampshire,	2 Banks,	350,000	291,743 00	37,099 00	36,491 34
FRANKLIN.					
Greenfield,	Greenfield,	$150,000	$104,795 00	$23,174 00	$7,383 12
HAMPDEN.					
Springfield,	Chicopee,	$200,000	$160,263 00	$29,528 00	$14,987 13
"	Springfield,	250,000	173,471	27,142	31,468 30
Westfield,	Hampden,	100,000	107,616	- -	1,599 00
Hampden,	3 Banks,	550,000	441,350 00	56,670 00	48,054 43
BERKSHIRE.					
Adams,	Adams,	$100,000	$74,220 00	$12,101 00	$420 10
Lee,	Lee,	100,000	47,900	21,746	3,895 48
Pittsfield,	Agricultural,	150,000	97,965	19,422	24,823 34
Stockbridge,	Housatonic,	100,000	99,590	24,050	14,929 48
Berkshire,	4 Banks,	450,000	319,675 00	77,319 00	44,068 40
NORFOLK.					
Canton,	Neponset,	$100,000	$30,910 00	$12,077 00	$3,927 96
Dedham,	Dedham,	150,000	104,728	21,109	21,216 88
Dorchester,	Dorchester & Milton,	100,000	42,885	8,680	4,511 45

(For Resources of the same Banks, *See next Page.*)

Balances due to other Banks.	Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted.	Cash deposited bearing interest.	Total amount due from the Banks.
$656 80	$29,661 30	$517 03	$450,315 61
- - -	4,853 77	3,300	304,006 63
656 80	34,515 07	3,817 03	754,322 24
$1,353 96	$12,580 79	- - - -	$299,286 87
$50 00	$54,861 14	- - - -	$459,689 27
- - -	87,839 29	- - - -	569,920 59
- - -	10,258 47	- - - -	219,473 47
50 00	152,958 90	- - - -	1,249,083 33
- - -	$9,506 50	$1,220 00	$197,467 60
$2,258 03	6,903 67	- - - -	182,703 18
846 10	42,279 56	- - - -	335,336 00
979 96	12,797 78	- - - -	252,347 22
4,084 09	71,487 51	1,220 00	967,854 00
- - -	$9,347 78	- - - -	$156,262 74
- - -	60,558 99	- - - -	357,612 87
$319 25	21,171 57	- - - -	177,567 27

RESOURCES OF THE BANKS.

Counties and Towns.	Banks.	Gold, Silver, and other coined metals in their Banking Houses.	Real Estate.	Bills of other Banks incorporated in this State.	Bills of other Banks incorporated elsewhere.	Balances due from other Banks.
HAMPSHIRE.						
Northampton,	Northampton,	$11,752 55	- -	$2,577 00	$754	$127,059 09
Ware,	Hampshire Manf.	8,696 38	$3,785 30	500	415	27,761 05
Hampshire,	2 Banks,	20,448 93	3,785 30	3,077 00	1,169	154,820 14
FRANKLIN.						
Greenfield,	Greenfield,	$7,614 15	$2,500 00	- -	$10	$77,553 44
HAMPDEN.						
Springfield,	Chicopee,	$8,097 63	$7,250 00	$18,083 00	$2799	$75,976 35
"	Springfield,	8,972 92	6,200	5,070	3200	66,242 67
Westfield,	Hampden,	6,132 47	3,500	- -	3872	76,628 49
Hampden,	3 Banks,	23,203 02	16,950 00	23,153 00	9,871	218,847 51
BERKSHIRE.						
Adams,	Adams,	$3,210 00	$2,000 00	$580 00	$672	$12,850 20
Lee,	Lee,	3,357 90	2,317 36	1,322	864	14,645 29
Pittsfield,	Agricultural,	9,589 93	5,658 22	2,196	2,584	112,379 32
Stockbridge,	Housatonic,	5,558 10	2,556 32	1,600	567	75,524 57
Berkshire,	4 Banks,	21,715 93	12,531 90	5,698 00	4,687	215,399 38
NORFOLK.						
Canton,	Neponset,	$3,617 12	$2,433 60	$8 00	$23	$18,432 77
Dedham,	Dedham,	14,056 46	5.857 71	1,112	366	44,514 00
Dorchester,	Dorchester and Milton,	9,113 84	- -	507	504	- -

(For Liabilities of the same Banks, *See preceding Page.*)

Amount of all debts due the Banks, except Balances due from other Banks.	Total amount of the Resources of the Banks.	Dividends since Returns of 1843.			Amount of Reserved Profits at the time of declaring the last Divid'd.	Amount of Debts due to each Bank secured by pledge of its Stocks.	Amount of Debts due and unpaid, and considered doubtful.
		Date.	Rate per ct.	Amount.			
$308,172 97	$450,315 61	Oct. 1843 Apr. 1844	3½ 3½	7,000 7,000	$14,413 92	- -	$2,850 00
262,848 90	304,006 63	- -	- -	- -	3,854 55	- -	26,000 00
571,021 87	754,322 24	Av. An. Div.	4	14,000	18,268 47	- -	28,850 00
$211,609 28	$299,286 87	Oct. 1843 Apr. 1844	3½ 3½	5,250 5,250	$8,950 07	- -	$1,125 66
$347,483 29	$459,689 27	Oct. 1843 Apr. 1844	3½ 3½	7,000 7,000	$10,295 55	- -	$4,000 00
480,235	569,920 59	Oct. 1843 Apr. 1844	3½ 3½	8,750 8,750	37,888 26	$21,900 00	- -
129,340 51	219,473 47	Oct. 1843	2	2,000	- -	- -	- -
957,058 80	1,249,083 33	Av. An. Div.	$6\frac{9}{100}$	33,500	48,183 81	21,900 00	4,000 00
$178,155 40	$197,467 60	Sep. 1843	3	6,000	$2,868 04	- -	$2,299 07
160,196 63	182,703 18	- -	- -	- -	4,722 19	$6,350 00	3,287 20
202,928 53	335,336 00	Oct. 1843 Apr. 1844	4 4	6,000 6,000	21,850 98	8,550	49 40
166,541 23	252,347 22	Oct. 1843 Apr. 1844	3 3	3,000 3,000	14,943 94	2,000	781 60
707,821 79	967,854 00	Av. An. Div.	$4\frac{80}{100}$	24,000	44,385 15	16,900 00	6,417 27
$131,748 25	$156,262 74	Oct. 1843 Apr. 1844	3 2	3,000 2,000	$2,200 39	$1,750 00	$5,090 00
294,706 70	357,612 87	Nov. 1843 May 1844	3½ 3½	5,250 5,250	17,788 91	4,607 35	- -
167,442 43	177,567 27	Oct. 1843 Apr. 1844	2 2	2,000 2,000	2,259 80	1,260 00	10,000 00

LIABILITIES OF THE BANKS.

Counties and Towns.	Banks.	Capital Stock.	Bills in Circulation.		Net Profits on hand.
			Of $5 and upwards.	Less than $5.	
NORFOLK.					
Quincy,	Quincy Stone,	$100,000	$82,025 00	$14,521 00	$9,762 77
Randolph,	Randolph,	150,000	44,030	15,356	12,025 36
Roxbury,	People's,	100,000	48,635	23,051	3,980 83
Weymouth,	Union Bank of Weymouth and Braintree,	100,000	39,965	7,760	4,883 21
Wrentham,	Wrentham,	150,000	51,900	17,491	4,096 20
Norfolk,	8 Banks,	950,000	445,078 00	120,045 00	64,404 66
BRISTOL.					
Attleborough,	Attleborough,	$100,000	$35,815 00	$21,696 00	$5,951 75
Fairhaven,	Fairhaven,	200,000	49,840	11,660 50	7,496 59
Fall River,	Fall River,	300,000	93,225	24,790	73,003 72
New Bedford,	Bedford Commercial,	400,000	187,480	18,397	11,673 93
"	Marine,	300,000	72,910	12,409	12,047 08
"	Mechanics,	200,000	75,150	5,384	6,230 96
"	Merchants,	400,000	141,130	13,155	17,392 53
Pawtucket,	Pawtucket,	100,000	18,915	7,238	332 98
Taunton,	Bristol County,	200,000	123,360	26,038 50	11,158 02
"	Taunton,	200,000	73,545	20,049	36,863 73
Bristol,	10 Banks,	2,400,000	871,370	160,817 00	182,151 29
PLYMOUTH.					
Hingham,	Hingham,	$105,000	$80,780 00	$11,654 00	$6,405 00
Plymouth,	Old Colony,	100,000	70,100	17,945	9,154 89

(For Resources of the same Banks, *See next Page.*)

Balances due to other Banks.	Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted.	Cash deposited bearing interest.	Total amount due from the Banks.
- - -	$32,570 08	- - - -	$238,878 85
- - -	12,727 72	- - - -	234,139 08
- - -	55,494 64	- - - -	231,161 47
- - -	24,724 78	- - - -	177,332 99
- - -	10,239 67	- - - -	233,726 87
319 25	226,835 23	- - - -	1,806,682 14
- - -	$6,596 93	- - - -	$170,059 68
$6,399 50	84,641 46	- - - -	360,038 05
18,242 24	62,851 77	- - - -	572,112 73
9,751 86	206,767 33	- - - -	834,070 12
11,235 33	81,472 17	$5,751 72	495,825 30
8,512 92	60,844 84	- - - -	356,122 72
14,380 69	180,190 86	- - - -	766,249 08
1,833 39	57,434 48	- - - -	185,753 85
173 47	98,547 34	- - - -	459,277 33
43,046 32	47,865 27	- - - -	421,369 32
113,575 72	887,212 45	5,751 72	4,620,878 18
- - -	$48,061 32	- - - -	$251,900 32
- - -	35,710 10	$5,781 43	238,691 42

RESOURCES OF THE BANKS.

Counties and Towns.	Banks.	Gold, Silver, and other coined metals in their Banking Houses.	Real Estate.	Bills of other Banks incorporated in this State.	Bills of other Banks incorporated elsewhere.	Balances due from other Banks.
NORFOLK.						
Quincy,	Quincy Stone,	$13,631 34	$4,650 00	$2,110 00	149	$50,847 50
Randolph,	Randolph,	5,376 01	- -	200	- -	27,028 50
Roxbury,	People's,	15,459 77	- -	6,166	396	11,762 26
Weymouth,	Union Bank of Weymouth & Braintree,	2,341 05	6,314 82	- -	- -	19,199 37
Wrentham,	Wrentham,	6,280 41	957 53	126	57	14,090 08
Norfolk,	8 Banks,	69,876 00	17,213 66	10,229 00	1,495	185,874 48
BRISTOL.						
Attleborough,	Attleborough,	$3,140 57	$5,000 00	$178 00	$75 00	$9,720 39
Fairhaven,	Fairhaven,	3,163 07	5,300	1,190	18	112,443 39
Fall River,	Fall River,	10,965 31	9,612 27	7,799 21	- -	68,765 17
New Bedford,	Bedford Commercial,	12,542 24	23,900	16,227	1812	193,425 20
"	Marine,	19,443 80	12,990 81	458	2505	46,850 44
"	Mechanics,	13,184 17	10,629	2,055	750	32,661 64
"	Merchants,	6,932 50	17,500	524	424	71,561 64
Pawtucket,	Pawtucket,	3,796 89	18,819 01	744	3382	32,228 61
Taunton,	Bristol County,	6,057 48	7,000	191 59	1798 03	41,934 65
"	Taunton,	6,923 55	6,166	729	292	21,594 24
Bristol,	10 Banks,	86,149 58	116,917 09	30,095 80	11,056 03	631,185 37
PLYMOUTH.						
Hingham,	Hingham,	$4,690 77	$10,525 99	$250 00	$20	$28,442 60
Plymouth,	Old Colony,	2,495	3,925	4,328 17	- -	39,708 12

(For Liabilities of the same Banks, *See preceding Page.*)

Amount of all debts due the Banks, except Balances due from other Banks.	Total amount of the Resources of the Banks.	Dividends since Returns of 1843. Date.	Rate per ct.	Amount.	Amount of Reserved Profits at the time of declaring the last Divid'd.	Amount of Debts due to each Bank secured by pledge of its Stocks.	Amount of Debts due and unpaid, and considered doubtful.
$167,491 01	$238,878 85	Oct. 1843 Apr. 1844	3½ 3	3,500 3,000	$6,000 00	$3,000 00	- -
201,534 57	234,139 08	Oct. 1843 Apr. 1844	3 3	4,500 4,500	6,593 08	- -	$1,000 00
197,377 44	231,161 47	Oct. 1843 Apr. 1844	3 3	3,000 3,000	3,483 44	- -	560 00
149,477 75	177,332 99	Oct. 1843 Apr. 1844	2 2½	2,000 2,500	2,220 34	- -	977 25
212,215 85	233,726 87	Nov. 1843 May 1844	2½ 3	3,750 4,500	2,390 99	11,564	2,620 37
1,521,994 00	1,806,682 14	Av. An. Div.	5.66	53,750	42,936 95	22,181 35	20,247 62
$151,945 72	$170,059 68	Oct. 1843 Apr. 1844	3 3	3,000 3,000	$4,620 01	$80 00	$302 96
237,923 59	360,038 05	Oct. 1843 Apr. 1844	2¼ 2¼	4,500 4,500	4,463 06	3,354	2,836 16
474,970 77	572,112 73	- -	- -	- -	1,834 67	18,090	50,424 95
586,163 68	834,070 12	Oct. 1843 Apr. 1844	3 3	12,000 12,000	5,097 52	- -	- -
413,577 25	495,825 30	Oct. 1843 Apr. 1844	3 2	9,000 6,000	6,153 12	- -	1,512 90
296,842 91	356,122 72	Oct. 1843 Apr. 1844	3 2	6,000 4,000	2,381 90	- -	2,339 90
669,306 94	766,249 08	Oct. 1843 Apr. 1844	3 3	12,000 12,000	9,632 63	2,700	4,500 00
126,783 34	185,753 85	Jan. 1844 July 1844	3 3	3,000 3,000	202 08	2,450	- -
402,295 58	459,277 33	Oct. 1843 Apr. 1844	3 3	6,000 6,000	9,943 64	10,667 68	4,181 02
385,664 53	421,369 32	Oct. 1843 Apr. 1844	2½ 2½	5,000 5,000	55,722 10	11,575	39,000 00
3,745,474 31	4,620,878 18	Av. An. Div.	$4\frac{83}{100}$	116,000	100,050 73	48,916 68	105,097 89
$207,970 96	$251,900 32	Oct. 1843 Apr. 1844	3 2½	4,500 3,750	$5,314 67	$2,385 00	$875 00
188,235 13	238,691 42	Oct. 1843 Apr. 1844	3 3	3,000 3,000	6,506 48	1,700	690 00

LIABILITIES OF THE BANKS.

Counties and Towns.	Banks.	Capital Stock.	Bills in Circulation.		Net Profits on hand.
			Of $5 and upwards.	Less than $5.	
PLYMOUTH.					
Plymouth,	Plymouth,	$100,000	$37,870 00	$8,192 00	$9,459 09
Wareham,	Wareham,	100,000	43,185	7,138	4,968 77
Plymouth,	4 Banks,	405,000	231,935 00	44,929 00	29,987 75
BARNST'BLE.					
Falmouth,	Falmouth,	$100,000	$61,710 00	$3,047 00	$1,819 46
Yarmouth,	Barnstable,	150,000	93,315	6,844	10,496 23
Barnstable,	2 Banks,	250,000	155,025 00	9,891 00	12,315 69
NANTUCKET.					
Nantucket,	Manufacturers and Mechanics,	$100,000	$67,865 00	$16,427 00	$16,651 19
"	Pacific,	200,000	58,215	20,376 25	11,299 05
Nantucket,	2 Banks,	300,000	126,080 00	36,803 25	27,950 24

(For Resources of the same Banks, *See next Page.*)

Balances due to other Banks.	Cash deposited, including all sums whatsoever due from the Banks, not bearing interest, its bills in circulation, profits and balances due to other Banks excepted.	Cash deposited bearing interest.	Total amount due from the Banks.
- - -	$9,813 30	- - - -	$165,334 39
$1,251 46	9,056 32	- - - -	165,599 55
1,251 46	102,641 04	5,781 43	821,525 68
- - -	17,985 93	- - - -	$184,562 39
- - -	16,673 12	- - - -	277,328 35
- - -	34,659 05	- - - -	461,890 74
$7,516 54	56,924 14	- - - -	$265,383 87
- - -	65,862 07	$18,803 12	374,555 49
7,516 54	122,786 21	18,803 12	639,939 36

RESOURCES OF THE BANKS.

Counties and Towns.	Banks.	Gold, Silver, and other coined metals in their Banking Houses.	Real Estate.	Bills of other Banks incorporated in this State.	Bills of other Banks incorporated elsewhere.	Balances due from other Banks.
PLYMOUTH.						
Plymouth,	Plymouth,	$3,857 85	$7,769 30	$985 00	- -	$10,052 80
Wareham,	Wareham,	3,485 73	2,576 86	3,456	$737	20,360 08
Plymouth,	4 Banks,	14,529 35	24,797 15	9,019 17	757	98,563 60
BARNST'BLE.						
Falmouth,	Falmouth,	$5,127 61	$3,950 00	$110 00	- -	$54,152 80
Yarmouth,	Barnstable,	12,840 89	2,000	28	$860	30,418 59
Barnstable,	2 Banks,	17,968 50	5,950 00	138 00	860	84,571 39
NANTUCKET.						
Nantucket,	Manufacturers & Mechanics,	$5,327 18	$7,893 42	$13,644 00	$3,927	$18,426 37
"	Pacific,	4,565 72	20,845 79	- -	10	23,055 07
Nantucket,	2 Banks,	9,892 90	28,739 21	13,644 00	3,937	41,481 44

(For Liabilities of the same Banks, *See preceding Page.*)

Amount of all debts due the Banks, except Balances due from other Banks.	Total amount of the Resources of the Banks.	Dividends since Returns of 1843.			Amount of Reserved Profits at the time of declaring the last Divid'd.	Amount of Debts due to each Bank secured by pledge of its Stocks.	Amount of Debts due and unpaid, and considered doubtful.
		Date.	Rate per ct.	Amount.			
$142,669 44	$165,334 39	Oct. 1843 Apr. 1844	3 3	3,000 3,000	$8,553 81	- -	$2,050 00
134,983 88	165,599 55	Oct. 1843 Apr. 1844	3 3	3,000 3,000	3,347 63	$200 00	320
673,859 41	821,525 68	Av.An.Div.	$5\frac{83}{100}$	26,250	23,722 59	4,285 00	3,935 00
$121,221 98	$184,562 39	- -	- -	- -	$530 54	$400 00	$656 25
231,180 87	277,328 35	Oct. 1843 Apr. 1844	3 3	4,500 4,500	9,340 22	8,050	500
352,402 85	461,890 74	Av.An.Div.	$3\frac{60}{100}$	9,000	9,870 76	8,450 00	1,156 25
$216,165 90	$265,383 87	- -	- -	- -	$668 85	$100 00	$20,000 00
326,078 91	374,555 49	- -	- -	- -	25,442 62	1,035 86	627 40
542,244 81	639,939 36	- -	- -	- -	26,111 47	1,135 86	20,627 40

AGGREGATE.

DUE FROM THE BANKS.	24 Banks in Boston.	79 Banks out of Boston.	Total—103 Banks.
Capital Stock paid in, - - -	$16,980,000 00	$13,040,000 00	$30,020,000 00
Bills in circulation of five dollars and upwards, - - - - -	4,462,691 00	5,972,939 25	10,435,630 25
Bills in circulation less than five dollars, -	554,243 00	1,193,285 00	1,747,528 00
Net Profits on hand, - - -	1,196,152 66	792,979 63	1,989,132 29
Balances due to other Banks, - -	4,871,681 76	195,105 55	5,066,787 31
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, -	9,064,881 75	3,169,423 19	12,234,304 94
Cash deposited bearing interest, - -	702,398 95	94,401 65	796,800 60
Total amount due from the Banks, - -	37,832,049 12	24,458,134 27	62,290,183 39
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking Houses, - - -	3,886,120 52	701,020 28	4,587,140 80
Real Estate, - - - -	749,695 27	458,496 66	1,208,191 93
Bills of other Banks incorporated in this State, - - - - -	1,943,716 68	247,929 95	2,191,646 63

Bills of other Banks incorporated elsewhere,	157,824 00	44,266 03	202,090 03
Balances due from other Banks, - -	2,379,320 06	2,950,828 87	5,330,148 93
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	28,715,372 59	20,055,602 48	48,770,975 07
Total amount of the Resources of the Banks,	37,832,049 12	24,458,134 27	62,290,183 39
Amount of the Semi-annual Dividends, since the last Returns, - - -	842,450 00	623,040 00	1,465,490 00
Amount of Reserved Profits at the time of declaring the last Dividend, - -	837,095 61	542,153 79	1,379,249 40
Amount of Debts due to each Bank, secured by pledge of its Stock, - - -	225,980 48	397,105 46	623,085 94
Amount of Debts due and unpaid, and considered doubtful, - - - -	184,218 10	360,345 60	544,563 70

Aggregate of Annual Dividends of the Banks in Boston, a fraction over 4 96-100.

Aggregate of Annual Dividends of the Banks out of Boston, a fraction over 4 60-100.

Aggregate of Annual Dividends of all the Banks, a fraction over 4 80-100.

REMARKS.

During the past year no Banks have been discontinued. The Citizens Bank at Nantucket, with a capital of $100,000, which closed its concerns under the Act of March 24th, 1843, was included in the last Annual Abstract, although it had at that time surrendered its charter.

By Acts passed at the last session of the Legislature, the following Banks were allowed to reduce their capitals, and they have been accordingly reduced, as follows:

PLACES.	BANKS.	FORMER CAPITAL.	PRESENT CAPITAL.
Boston, - - -	Mechanics, -	$150,000	$120,000
" - - -	Traders, - -	500,000	400,000
Danvers, - - -	Warren, - -	150,000	120,000
Lynn, - - -	Lynn Mechanics,	250,000	150,000
Marblehead, - -	Grand, - -	125,000	100,000
Newburyport, - -	Merchants, - -	300,000	210,000
" - - -	Ocean, - -	200,000	100,000
Lowell, - - -	Lowell, - -	250,000	200,000
" - - -	Rail-Road, - -	800,000	600,000
Worcester, - - -	Citizens, - -	250,000	150,000
Adams, - - -	Adams, - -	200,000	100,000
Fall River, - - -	Fall River, - -	400,000	300,000
Hingham, - - -	Hingham, - -	150,000	105,000

The Dividends made by the above Banks, since the last Annual Return, have reference to the old capitals, except the Traders in Boston, and the April Dividends of the Mechanics in Boston, and the Lowell in Lowell, which are made on the reduced capitals.

In the column of "Cash deposited bearing interest," are included the amounts borrowed of, and on deposit by, the Commonwealth, in the following Banks in Boston, viz.: City, $206,652 07; Eagle, $60,000; Globe, $54,000; North, $17,000; and State, $39,000.

There is an error in the Return of the Beverly Bank of $10, which makes a difference in the proof of that sum.

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BANK ABSTRACT

FOR NOVEMBER,

1845.

ABSTRACT

EXHIBITING THE CONDITION OF THE

BANKS IN MASSACHUSETTS,

ON THE

FIRST SATURDAY OF NOVEMBER,

1845:

PREPARED FROM OFFICIAL RETURNS,

BY

JOHN G. PALFREY,

SECRETARY OF THE COMMONWEALTH.

Boston:
DUTTON AND WENTWORTH, STATE PRINTERS.
No. 37, Congress Street.
1845.

☞ The official Circular, requiring returns from the Banks, was issued by the Governor, on the first day of December, and had reference to their condition on the first Saturday of the preceding month. Returns were accordingly received, (and are embraced in the Abstract,) from all the Banks in the State, within the time prescribed by law.

BOSTON.

DUE FROM THE BANKS.	Atlantic.	Atlas.	Boston.	City.	Columbian.
Capital Stock paid in, ...	$500,000	$500,000	$600,000	$1,000,000	$500,000
Bills in circulation of five dollars and upwards, ...	211,660	151,565	235,895	186,120	94,000
Bills in circulation less than five dollars, .	26,567	15,254	48,000	22,001	40,416
Net Profits on hand, ...	22,254 42	16,266 21	54,003 36	46,634 93	16,886 51
Balances due to other Banks, . . .	37,125 12	100,429 74	104,022 27	80,910 30	30,000
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	262,537 63	235,478 05	701,226 72	389,124 21	457,794 62
Cash deposited bearing interest, . . .	104,264 64	12,500	. .	333,480 93	11,000
Total amount due from the Banks, . .	1,164,408 81	1,031,493	1,743,147 35	2,058,271 37	1,150,097 13
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	62,013 15	32,767 16	219,683 14	51,595 06	161,520 90
Real Estate, ...	30,000	. .	50,000	52,124 68	. .

Bills of other Banks incorporated in this State, ...	36,160	44,038	165,781	45,091	75,962
Bills of other Banks incorporated elsewhere, .	. .	. .	. .	. .	. .
Balances due from other Banks, . . .	92,642 30	21,740 41	143,762 55	89,022 74	67,759 05
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	943,593 36	932,947 43	1,163,920 66	1,820,437 89	844,855 18
Total Amount of the Resources of the Banks,	1,164,408 81	1,031,493	1,743,147 35	2,058,271 37	1,150,097 13
Rate and Amount of Dividends since the last Annual Returns, with dates, . . .	Oct. 1844, 2½ pr. ct. Apr. 1845, 3 " Oct, 1845, 3 " $42,500	Oct. 1844, 3 pr. ct, Apr. 1845, 3 " Oct. 1845, 3 " $45,000	Oct. 1844, 3½ pr. ct. Apr. 1845, 3½ " Oct. 1845, 3½ " $63,000	Oct. 1844, 2½ pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $85,000	Apr. 1845, 2½ pr. ct. Oct. 1845, 3 " $27,500
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	7,341 85	13,632 25	39,642 43	15,752 62	10,135 32
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	7,500	1,600	1,900	500	100
Amount of Debts due and unpaid, and considered doubtful, ...	. .	2,998 98	300 84	. .	. .

BOSTON.

DUE FROM THE BANKS.	Eagle.	Freeman's.	Globe.	Granite.	Hamilton.
Capital Stock paid in, ...	$500,000	$200,000	$1,000,000	$500,000	$500,000
Bills in circulation of five dollars and upwards, ...	191,865	175,615	209,830	234,700	174,915
Bills in circulation less than five dollars, .	19,142	29,980	38,051	32,938	47,625
Net Profits on hand, . . , . .	22,838 25	21,964 30	53,095 63	21,937 05	29,916 01
Balances due to other Banks, . . .	99,065 61	. .	411,249 56	93,645 50	43,786 81
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	315,935 50	84,799 84	534,786 44	230,393 67	276,772 93
Cash deposited bearing interest, . . .	112,437 02	. .	54,000	. .	15,000
Total amount due from the Banks, . .	1,261,283 38	512,359 14	2,301,012 63	1,113,614 22	1,088,015 75
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	49,109 50	42,709 20	158,322 99	67,414 11	50,006 27
Real Estate, ...	. .	. .	30,500	. .	. .

Bills of other Banks incorporated in this State, ...	117,745	14,930	140,884	73,940	54,771
Bills of other Banks incorporated elsewhere, .	. .	307	. .	. .	. .
Balances due from other Banks, . . .	58,885 61	53,840 36	109,252 48	52,000	82,106 99
Amount of all debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,035,543 27	400,572 58	1,862,053 16	920,260 11	901,131 49
Total Amount of the Resources of the Banks,	1,261,283 38	512,359 14	2,301,012 63	1,113,614 22	1,088,015 75
Rate and Amount of Dividends since the last Annual Returns, with dates, . . .	Apr. 1845, 3 pr. ct. Oct. 1845, 3½ " $32,500	Apr. 1845, 3½ pr. ct. Oct. 1845, 3½ " $12,250	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $90,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $45,000	Apr. 1845, 3 pr. ct. Oct. 1845, 3 " $30,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	16,997 43	16,000	46,574 47	18,954 51	16,236 74
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	1,750	13,008 78	5,300	15,556 21	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	998	. .

BOSTON.

DUE FROM THE BANKS.	Market.	Massachusetts.	Mechanics.	Merchants.	New England.
Capital Stock paid in,	$560,000	$800,000	$120,000	$3,000,000	$1,000,000
Bills in circulation of five dollars and upwards,	207,590	108,984	120,020	817,965	144,814
Bills in circulation less than five dollars,	20,106	8,432	29,896	475	18,500
Net Profits on hand,	111,480 16	35,932 73	9,653 48	223,716 32	25,808 67
Balances due to other Banks,	14,040 98	95,750	. .	634,892 47	124,282 11
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	277,579 38	307,710 38	31,024 91	2,200,796 92	155,838 29
Cash deposited bearing interest,	70,169 01	. .	. .	145,789 74	8,000
Total amount due from the Banks,	1,260,965 53	1,356,809 11	310,594 39	7,023,635 45	1,477,243 07
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	34,627 11	67,917 32	12,856 10	1,000,892 58	23,390 61
Real Estate,	. .	75,640 84	15,817	136,133 65	30,000

Bills of other Banks incorporated in this State, ...	81,792	39,084	922	374,504	69,078
Bills of other Banks incorporated elsewhere,	. .	. .	363	. .	. .
Balances due from other Banks, . . .	70,077 43	78,183 39	40,703 15	208,216 07	80,019 14
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	1,074,468 99	1,095,983 56	239,933 14	5,303,889 15	1,274,755 32
Total Amount of the Resources of the Banks,	1,260,965 53	1,356,809 11	310,594 39	7,023,635 45	1,477,243 07
Rate and Amount of Dividends since the last Annual Returns, with dates, ...	Oct. 1844, 3 pr. ct. Apr. 1845, 4 " Oct. 1845, 4 " $61,600	Oct. 1844, 2½ pr. ct. Apr. 1845, 2⅘ " Oct. 1845, 3 " $66,400	Oct. 1844, 3 pr. ct. Apr. 1845, 3½ " Oct. 1845, 3½ " $12,000	Apr. 1845, 3½ pr. ct. Oct. 1845, 3½ " $175,000	Apr. 1845, 3 pr. ct. Oct. 1845, 3 " $60,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	81,960 64	20,403 69	8,295	192,662 47	10,000
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	1,800	21,450	3,317 65	109,707 74	2,500
Amount of Debts due and unpaid, and considered doubtful, ...	12,101	. .	. .	22,636	2,266

BOSTON.

DUE FROM THE BANKS.	North.	Shawmut.	Shoe & Leather Dea.	State.	Suffolk.
Capital Stock paid in,	$750,000	$500,000	$500,000	$1,800,000	$1,000,000
Bills in circulation of five dollars and upwards,	244,492	160,405	213,065	353,879	293,510
Bills in circulation less than five dollars,	34,578	15,407	33,851	51,197	24,517
Net Profits on hand,	24,344 32	21,836 02	65,399 89	73,807 99	208,667 44
Balances due to other Banks,	33,290 79	149,630 36	289,604 74	142,000	2,219,021 65
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	285,577 21	175,736 33	171,271 93	715,268 53	161,417 98
Cash deposited bearing interest,	17,000	. .	. .	39,000	. .
Total Amount due from the Banks,	1,389,282 32	1,023,014 71	1,273,192 56	3,175,152 52	3,907,134 07
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	39,086 29	31,002 58	35,856 08	57,099 23	389,989 33
Real Estate,	. .	. .	. .	. .	100,412 11

Bills of other Banks incorporated in this State, ...	62,765	62,180	105,449 42	243,881 24	373,000
Bills of other Banks incorporated elsewhere,	14,000	. .	. .	40	331,599
Balances due from other Banks, ...	25,302 50	57,426 57	143,302 72	60,000	958,578 40
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	1,248,128 53	872,405 56	988,584 34	2,814,132 05	1,753,555 23
Total Amount of the Resources of the Banks,	1,389,282 32	1,023,014 71	1,273,192 56	3,175,152 52	3,907,134 07
Rate and Amount of Dividends since the last Annual Returns, with dates.	Oct. 1844, 2½ pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $63,750	Oct. 1844, 2½ pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $42,500	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3½ " $47,500	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " $108,000	Oct. 1844, 4 pr. ct. Apr. 1845, 4 " Oct. 1845, 4 " $120,000
Amount of Reserved Profits at the time of declaring the last Dividend, ...	18,789 99	9,586 52	59,705 03	56,052 20	187,787 04
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	27,950	3,250	1,000	31,410 70	34,900
Amount of Debts due and unpaid, and considered doubtful, ...	2,901 62	. .	3,468	1,341 52	8,098 52

	BOSTON.				ANDOVER.
DUE FROM THE BANKS.	Traders.	Tremont.	Union.	Washington.	Andover.
Capital Stock paid in,	$400,000	$500,000	$800,000	$500,000	$250,000
Bills in circulation of five dollars and upwards,	169,720	199,385	181,255	171,385	124,875
Bills in circulation less than five dollars,	44,711	20,424	16,596	29,950	13,863
Net Profits on hand,	20,391 47	27,479 37	30,242 55	16,577 61	2,137 58
Balances due to other Banks,	47,270 27	97,434 02	18,225 88	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	171,808 76	229,192 37	229,227 34	208,226 60	37,355 65
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total Amount due from the Banks,	853,901 50	1,073,914 76	1,275,546 77	926,139 21	428,231 23
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	36,431 21	63,694 38	57,439 04	28,506 76	8,781 35
Real Estate,	5,809 43	43,000	128,178 40	. .	6,140

Bills of other Banks incorporated in this State, ...	38,238	68,507	44,881	49,420	1,192
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	170
Balances due from other Banks, . . .	34,839 57	27,414	18,360 26	30,047 22	21,400 41
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	738,583 29	871,299 38	1,026,688 07	818,165 23	390,547 47
Total Amount of the Resources of the Banks,	853,901 50	1,073,914 76	1,275,546 77	926,139 21	428,231 23
Rate and Amount of Dividends since the last Annual Returns, with dates, ...	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $36,000	Apr. 1845, 3 pr. ct. Oct. 1845, 3 " $30,000	Oct. 1844, 2½ pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $68,000	Apr. 1845, 2½ pr. ct. Oct. 1845, 3 " $27,500	Oct. 1844, 3 pr. ct. Apr. 1845, 2½ " Oct. 1845, 3 " $21,250
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	9,816 03	27,370 78	28,182 18	11,630 87	808 86
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	7,750	5,300	4,600	7,340	6,400
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	. .	200

	BEVERLY.	DANVERS.			GEORGETOWN.
DUE FROM THE BANKS.	Beverly.	Danvers.	Village.	Warren.	Manufacturers.
Capital Stock paid in,	$125,000	$150,000	$120,000	$120,000	$100,000
Bills in circulation of five dollars and upwards,	73,360	38,725	44,727	50,280	21,350
Bills in circulation less than five dollars,	6,740	8,322	. .	7,550 50	15,344
Net Profits on hand,	5,732 49	1,712 92	4,942 91	2,948 58	3,581 70
Balances due to other Banks,	06	1,626 61	1,667 29	916 96	2,048 91
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	37,113 82	20,223 19	7,780 12	18,295 04	8,551 48
Cash deposited bearing interest,	. .	8,159 17	. .	6,000	. .
Total Amount due from the Banks,	247,946 37	228,768 89	179,117 32	205,991 08	150,876 09
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	9,453 86	2,348 91	2,077 77	3,877 84	3,956 27
Real Estate,	679	4,766 67	5,277 60	. .	1,200

Bills of other Banks incorporated in this State, ...	6,390 60	. .	4,368 16	9,479 06	916
Bills of other Banks incorporated elsewhere,	213	2,138 95	. .	. .	41
Balances due from other Banks, . . .	17,831 89	322 74	17,234 16	13,871 73	15,750 37
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	213,378 02	219,191 62	150,159 63	178,762 45	129,012 45
Total Amount of the Resources of the Banks,	247,946 37	228,768 89	179,117 32	205,991 08	150,876 09
Rate and Amount of Dividends since the last Annual Returns, with dates, ...	Oct. 1844, 2½ pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $10,625	Oct. 1844, 3 pr. ct. Apr. 1845, 2 " Oct. 1845, 3 " $12,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 1½ " $9,000	Apr. 1845, 3 pr. ct. Oct. 1845, 3 " $7,200	Apr. 1845, 3 pr. ct. Oct. 1845, 3 " $6,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,947 25	924 29	4,384	2,706 52	2,562 02
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	4,112 50	5,375	6,400	2,600	3,400
Amount of Debts due and unpaid, and considered doubtful, ...	3,098 85	754 87	1,149 05	1,000	2,860

	GLOUCESTER.	HAVERHILL.		LYNN.	MARBLEHEAD.
DUE FROM THE BANKS.	Gloucester.	Haverhill.	Merrimack.	Lynn Mechanics.	Grand.
Capital Stock paid in,	$200,000	$100,000	$240,000	$150,000	$100,000
Bills in circulation of five dollars and upwards,	184,910	88,255	56,790	81,000	50,447
Bills in circulation less than five dollars,	23,907	23,232	29,166	27,831	14,761
Net Profits on hand,	6,546 18	4,352 90	8,004 76	7,260 40	2,031 24
Balances due to other Banks,	248 74	. .	. .	4,379 73	187 25
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	73,953 68	14,844 71	5,226 25	26,406 94	14,270 95
Cash deposited bearing interest,	. .	. .	. .	20,882	. .
Total Amount due from the Banks,	489,565 60	230,684 61	339,187 01	317,760 07	181,697 44
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	10,664 01	3,456 52	3,242 67	6,621 71	4,024 53
Real Estate,	11,093 63	8,000	4,814 42	10,000	8,700

Bills of other Banks incorporated in this State,	215	. .	3,218	2,789	278
Bills of other Banks incorporated elsewhere,	. .	. .	. .	. .	. .
Balances due from other Banks,	73,261 32	53,546 11	26,888 10	30,250 70	12,312 95
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	394,331 64	165,681 98	301,023 82	268,098 66	156,381 96
Total Amount of the Resources of the Banks,	489,565 60	230,684 61	339,187 01	317,760 07	181,697 44
Rate and Amount of Dividends since the last Annual Returns, with dates,	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $18,000	Oct. 1844, 3½ pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $9,500	Apr. 1845, 2½ pr. ct. $6,000	Mar. 1845, 3 pr. ct. Sept. 1845, 3½ " $9,500	Apr. 1845, 2½ pr. ct. Oct. 1845, 2½ " $5,000
Amount of Reserved Profits at the time of declaring the last Dividend,	13,141 82	3,700	406 09	7,440 39	6,313 65
Amount of Debts due to each Bank, secured by pledge of its Stock,	15,820	. .	6,050	850	14,409 23
Amount of Debts due and unpaid, and considered doubtful,	. .	. .	17,884	. .	4,730 41

	MARBLEHEAD.	NEWBURYPORT.			SALEM.
DUE FROM THE BANKS.	Marblehead.	Mechanics.	Merchants.	Ocean.	Asiatic.
Capital Stock paid in, ...	$120,000	$200,000	$210,000	$100,000	$200,000
Bills in circulation of five dollars and upwards, ...	52,720	70,000	53,295	102,145	82,948
Bills in circulation less than five dollars, .	8,719	19,927 50	12,506 75	21,072	14,373
Net Profits on hand, ...	446 70	2,427 10	6,510 99	8,583 49	14,430 62
Balances due to other Banks, . . .	. .	3,609 22	3,186 58	601 50	9,033 87
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	15,149 37	35,394 50	40,397 85	61,536 76	60,044 77
Cash deposited bearing interest, . . .	. .	. .	. .	. .	. .
Total Amount due from the Banks, . .	197,035 07	331,358 32	325,897 17	293,938 75	380,830 26
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	8,970 54	8,519 77	19,344 16	9,010 50	6,439 55
Real Estate, ...	7,500	13,556 85	6,000	2,500	. .

Bills of other Banks incorporated in this State, ...	10	600	701	2,486 25	15,000
Bills of other Banks incorporated elsewhere,	. .	35	4	946	997
Balances due from other Banks, . . .	32,642 52	5,670 41	31,947 66	85,785 39	37,294 35
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	147,912 01	302,976 29	267,900 35	193,210 61	321,099 36
Total Amount of the Resources of the Banks,	197,035 07	331,358 32	325,897 17	293,938 75	380,830 26
Rate and Amount of Dividends since the last Annual Returns, with dates, . . .	Apr. 1845, 2½ pr. ct. Oct. 1845, 2½ " $6,000	Oct. 1844, 2½ pr. ct. Apr. 1845, 2½ " Oct. 1545, 3 " $16,000	Apr. 1845, 2⅚ pr. ct. Oct. 1845, 3½ " $12,600	Apr. 1845, 3½ pr. ct. Oct. 1845, 4 " $7,500	[per share. Oct. 1844, 86 cts. Apr. 1845, 86 " Oct. 1845, 86 " $18,060
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	. .	5,331 13	5,836 79	7,641 16	12,149 20
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	400	13,276 50	9,151	3,750	. .
Amount of Debts due and unpaid, and considered doubtful.	. .	1,248 55	313 02	. .	. .

SALEM.

DUE FROM THE BANKS.	Commercial.	Exchange.	Mercantile.	Merchants.	Naumkeag.
Capital Stock paid in, ...	$200,000	$200,000	$200,000	$200,000	$500,000
Bills in circulation of five dollars and upwards, ...	47,710	31,185	43,855	48,278	130,809
Bills in circulation less than five dollars, .	17,625	10,446	11,110	9,385	26,665
Net Profits on hand, ...	8,826 44	3,185 02	1,062 44	2,839 86	16,267 19
Balances due to other Banks, . . .	1,435 36	1,707 73	1,797 59	561 51	3,515 47
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	35,675 95	66,665 29	37,969 14	50,856 40	138,044 20
Cash deposited bearing interest, . . .	25,892 20	. .	. .	. .	. .
Total Amount due from the Banks, . .	337,164 95	313,189 04	295,794 17	311,920 77	815,300 86
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	2,957 51	2,425 52	4,113 10	4,309 38	14,731 85
Real Estate, ...	4,500	4,000	9,605 09	. .	2,001 02

Bills of other Banks incorporated in this State, ...	9,432 36	1,805 20	9,046	1,729	14,700 36
Bills of other Banks incorporated elsewhere, .	2	15	. .	. .	. .
Balances due from other Banks, . . .	6,863 73	25,185 06	1,029 64	34,309 40	74,041 62
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	313,409 35	279,758 26	272,000 34	271,572 99	709,826 01
Total Amount of the Resources of the Banks,	337,164 95	313,189 04	295,794 17	311,920 77	815,300 86
Rate and Amount of Dividends since the last Annual Returns, with dates, . . .	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $18,000	Oct. 1844, $2\frac{19}{40}$ pr. ct. Apr. 1845, $2\frac{3}{8}$ " Oct. 1845, 3 " $16,200	Oct. 1844, $2\frac{1}{2}$ pr. ct. Apr. 1845, $2\frac{1}{2}$ " Oct. 1845, 3 " $16,000	Oct. 1844, $2\frac{1}{2}$ pr. ct. Apr. 1845, 4 " Oct. 1845, 3 " $24,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $45,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	8,785 54	2,166 93	1,346 21	3,704 36	13,334 61
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	2,833	. .	13,340	2,237	35,892 50
Amount of Debts due and unpaid, and considered doubtful, ...	1,115 17	. .	3,202 85	. .	423 33

	SALEM.	SALISBURY.	BRIGHTON.	CAMBRIDGE.	
DUE FROM THE BANKS.	Salem.	Powow River.	Brighton.	Cambridge.	Charles River.
Capital Stock paid in, ...	$250,000	$100,000	$200,000	$100,000	$100,000
Bills in circulation of five dollars and upwards, ...	31,500	78,340	222,540	79,685	45,020
Bills in circulation less than five dollars, .	5,347	22,550	22,787	14,322	11,857
Net Profits on hand, ...	2,430 90	6,491 75	11,975 57	4,007 40	4,004 76
Balances due to other Banks, . . .	8,059 75	. .	. .	699 50	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	57,508 83	15,370 63	38,417 17	27,345 11	46,340 96
Cash deposited bearing interest, . . .	2,100	. .	. .	. .	. .
Total Amount due from the Banks, . .	356,946 48	222,752 38	495,719 74	226,059 01	207,222 72
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	2,892 29	4,323 52	10,300 28	3,501 08	7,567 68
Real Estate, ...	4,377 97	. .	2,474 45	8,000	. .

Bills of other Banks incorporated in this State, ...	8,290	836 13	1,726	1,415	2,081
Bills of other Banks incorporated elsewhere, .	. .	31	961	147	107
Balances due from other Banks, . . .	12,761 09	23,572 72	82,141 92	9,313 89	17,573 47
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	328,625 13	193,989 01	398,116 09	203,682 04	179,893 57
Total Amount of the Resources of the Banks,	356,946 48	222,752 38	495,719 74	226,059 01	207,222 72
Rate and Amount of Dividends since the last Annual Returns, with dates, ...	Oct. 1844, 2 pr. ct. Apr. 1845, 2½ " Oct. 1845, 2¾ " $18,125	Oct. 1844, 3½ pr. ct. Apr. 1845, 3½ " Oct. 1845, 3 " $10,000	Oct. 1844, 3 pr. ct. Apr. 1845, 4 " Oct. 1845, 4 " $22,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $9,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $9,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	1,250	3,553 70	10,005 62	3,960 86	3,400 92
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	6,700	360	4,725	8,697 29	6,814 60
Amount of Debts due and unpaid, and considered doubtful, ...	. .	4,219	1,400 71	. .	250

	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.	
	Bunker Hill.	Concord.	Framingham.	Lowell.	Rail-road.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$150,000	$100,000	$100,000	$200,000	$600,000
Bills in circulation of five dollars and upwards, ...	103,740	71,490	77,870	141,335	410,670
Bills in circulation less than five dollars, .	25,789	9,133	18,497	23,674	78,476
Net Profits on hand, ...	12,333 43	5,697 21	20,522 81	16,123 17	52,552 87
Balances due to other Banks, ...	. .	. .	. .	. .	834 72
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	133,578 77	12,303 21	5,370 99	38,215 56	80,898 01
Cash deposited bearing interest, ...	. .	. .	. .	8,778 14	23,635 84
Total Amount due from the Banks, . .	425,441 20	198,623 42	222,260 80	428,125 87	1,247,067 44
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	41,592 32	6,469 59	8,017 94	4,615 08	28,930 24
Real Estate, ...	20,000	2,539	2,000	. .	7,000

Bills of other Banks incorporated in this State, ...	438	2,000 48	1,259 43	4,325 86	4,019
Bills of other Banks incorporated elsewhere,	55	195	72	188	600
Balances due from other Banks, ...	55,442 42	8,998 61	10,986 24	29,064 33	11,855 88
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	307,913 46	178,420 74	199,925 19	389,932 60	1,194,662 32
Total Amount of the Resources of the Banks,	425,441 20	198,623 42	222,260 80	428,125 87	1,247,067 44
Rate and Amount of Dividends since the last Annual Returns, with dates, ...	Oct. 1844, 3 pr. ct. Apr. 1845, 3½ " Oct. 1845, 4 " $15,750	Apr. 1845, 3 pr. ct. Oct. 1845, 3 " $6,000	Oct. 1844, 3½ pr. ct. Apr. 1845, 3½ " Oct. 1845, 4 " $11,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $18,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3½ " $56,000
Amount of Reserved Profits at the time of declaring the last Dividend, ...	10,080 37	4,322 11	19,769 84	15,957 94	31,800
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	1,780	2,401 40	1,500	2,530	9,910
Amount of Debts due and unpaid, and considered doubtful, ...	3,091 50	1,000	1,395 51	5,184 13	159 89

	WALTHAM.	FITCHBURG.	LANCASTER.	LEICESTER.	MILLBURY.
	Waltham.	Fitchburg.	Lancaster.	Leicester.	Millbury.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000	$100,000	$100,000	$100,000	$50,000
Bills in circulation of five dollars and upwards, ...	84,725	107,215	102,150	86,465	28,533
Bills in circulation less than five dollars, .	11,231	14,678	17,349	12,428	12,003 25
Net Profits on hand, ...	4,465 84	7,155 96	5,478 06	1,649 05	2,167 71
Balances due to other Banks, . . .	. .	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	18,855 53	23,579 76	3,833 01	9,261 80	11,870 58
Cash deposited bearing interest, . . .	. .	. .	. .	. .	. .
Total Amount due from the Banks, . .	219,277 37	252,628 72	228,810 07	209,803 85	104,574 54
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	7,380 17	12,537 52	3,922 37	2,983 37	2,125 74
Real Estate, ...	5,500	1,400	1,000	2,000	. .

Bills of other Banks incorporated in this State, ...	2,832	5,604	693	2,560	2,400
Bills of other Banks incorporated elsewhere,	340	26	50	. .	1,065
Balances due from other Banks, . . .	20,973 01	66,295 86	23,823 81	30,882 84	13,419 39
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	182,252 19	166,765 34	199,320 89	171,377 64	85,564 41
Total Amount of the Resources of the Banks,	219,277 37	252,628 72	228,810 07	209,803 85	104,574 54
Rate and Amount of Dividends since the last Annual Returns, with dates, ...	Oct. 1844, 2 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $8,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $9,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $9,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3½ " $9,500	May 1845, 3 pr. ct. Oct. 1845, 3 " $3,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,299 99	4,891 45	4,642 39	1,029 30	1,101 21
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	2,800	600	6,019 97	3,000	3,960
Amount of Debts due and unpaid, and considered doubtful, ...	8,500	. .	. .	880 95	. .

	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.	
	Oxford.	Southbridge.	Blackstone.	Central.	Citizens.
DUE FROM THE BANKS.					
Capital Stock paid in,	$100,000	$100,000	$100,000	$100,000	$150,000
Bills in circulation of five dollars and upwards,	66,760	56,095	48,995	87,644	81,975
Bills in circulation less than five dollars,	13,910 25	9,402	24,451 50	11,546	27,565
Net Profits on hand,	3,948 43	935 32	3,965 62	8,479 30	10,939 57
Balances due to other Banks,	616 31	. .	. .	. .	290 35
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	11,244 40	4,148 65	8,937 53	17,720 81	19,416 35
Cash deposited bearing interest,	. .	. .	. .	. .	. .
Total Amount due from the Banks,	196,479 39	170,580 97	186,319 65	225,390 11	290,186 27
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	5,444 99	4,367 05	3,521 54	6,536 41	8,876 97
Real Estate,	1,888 01	10,758 77	584 74	. .	. .

Bills of other Banks incorporated in this State, ...	1,123	1,393	200	3,056	451
Bills of other Banks incorporated elsewhere,	818	1,144	102	476	10
Balances due from other Banks, . . .	20,208 14	10,473 81	19,772 36	30,227 11	29,693 30
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	166,997 25	142,444 34	162,169 01	185,094 59	251,155
Total Amount of the Resources of the Banks,	196,479 39	170,580 97	186,349 65	225,390 11	290,186 27
Rate and Amount of Dividends since the last Annual Returns, with dates, . . .	Oct. 1844, 2 pr. ct. Apr. 1845, 2 " $4,000	Oct. 1844, 3 pr. ct. Apr. 1845, 2½ " Oct. 1845, 3 " $8,500	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $9,000	3 per ct. $3,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $13,500
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,264 66	6,960 17	4,096 74	7,000	9,290 31
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	3,372	5,700	7,900	1,500	. .
Amount of Debts due and unpaid, and considered doubtful, ...	11,000	8,107 88	7,174 59	935 45	. .

	WORCESTER.		NORTHAMPTON.	WARE.	GREENFIELD.
	Quinsigamond.	Worcester.	Northampton.	Hampshire Manufac.	Greenfield.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000	$200,000	$200,000	$150,000	$150,000
Bills in circulation of five dollars and upwards, ...	97,610	152,080	195,145	112,285	116,805
Bills in circulation less than five dollars, .	18,580	13,384	20,818	34,110	28,506
Net Profits on hand, ...	5,163 58	10,930 94	23,558 35	10,469 85	5,039 83
Balances due to other Banks, . . .	65 75	1,933 65	99 87	141 06	351 43
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	35,896 25	134,894 48	29,665 90	1,543	. .
Cash deposited bearing interest, . . .	. .	. .	505 03	3,710 65	. .
Total Amount due from the Banks, . .	257,315 58	513,223 07	469,792 15	312,259 56	300,702 26
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	7,457 91	25,521 81	8,291 33	8,722 66	7,280 62
Real Estate, ...	946 35	. .	. .	3,785 30	2,500

Bills of other Banks incorporated in this State, ...	214	7,325	1,445	1,343	3
Bills of other Banks incorporated elsewhere,	77	1,111	410	365	1,000
Balances due from other Banks, . . .	50,174 21	75,748 09	73,210 64	8,252 23	42,694 37
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks,	198,446 11	403,517 17	386,435 18	289,791 37	247,224 27
Total Amount of the Resources of the Banks,	257,315 58	513,223 07	469,792 15	312,259 56	300,702 26
Rate and Amount of Dividends since the last Annual Returns, with dates.	Oct. 1845, 3 pr. ct. $3,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $18,000	Oct. 1844, 3½ pr. ct. Apr. 1845, 4 " Oct. 1845, 4 " $23,000	Apr. 1845, 3 pr. ct. Oct. 1845, 3 " $9,000	Apr. 1845, 4 pr. ct. Oct. 1845, 4 " $12,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,620 12	8,619 89	18,954 59	10,443 01	4,423 82
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	. .	850	1,400	2,000	. .
Amount of Debts due and unpaid, and considered doubtful, ...	535 96	9,000	2,850	15,000	. .

	SPRINGFIELD.			WESTFIELD.	ADAMS.
DUE FROM THE BANKS.	Cabot.	Chicopee.	Springfield.	Hampden.	Adams.
Capital Stock paid in,	$150,000	$200,000	$250,000	$100,000	$100,000
Bills in circulation of five dollars and upwards,	76,115	157,162	155,305	93,284	83,520
Bills in circulation less than five dollars,	18,520	22,451	20,911	12,888	12,110
Net Profits on hand,	2,723 16	12,802 10	30,100 23	917 94	5,440 75
Balances due to other Banks,	955 90	3 32	. .	63 15	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	10,891 37	51,254 80	44,307 24	8,414 22	8,237 14
Cash deposited bearing interest,	. .	. .	. .	. .	1,220
Total Amount due from the Banks,	259,205 43	443,073 22	500,623 47	215,567 31	210,527 89
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses,	4,413 04	10,345 27	8,625 52	5,399 03	4,047 28
Real Estate,	. .	7,250	6,700	3,500	2,800

Bills of other Banks incorporated in this State, ...	474	9,946	5,980	36	569
Bills of other Banks incorporated elsewhere,	144	1,360	4,196	669	372
Balances due from other Banks, . . .	30,428 23	33,644 42	23,898 33	37,243 63	6,087 76
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	223,746 16	381,127 53	451,223 62	168,719 65	196,651 85
Total Amount of the Resources of the Banks,	259,205 43	443,673 22	500,623 47	215,567 31	210,527 89
Rate and Amount of Dividends since the last Annual Returns, with dates, . .	. . New Bank.	Apr. 1845, 3½ pr. ct. Oct. 1845, 3½ " $14,000	Apr. 1845, 3½ pr. ct. Oct. 1845, 3½ " $17,500	Oct. 1845, 3 pr. ct. $3,000	Oct. 1845, 3 pr. ct. $3,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	. .	11,475 98	40,053 65	618 68	4,613 44
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	. .	1,354 71	12,900	1,100	. .
Amount of Debts due and unpaid, and considered doubtful, ...	. .	2,566 64	. .	. .	. .

	LEE.	PITTSFIELD.	STOCKBRIDGE.	CANTON.	DEDHAM.
	Lee.	Agricultural.	Housatonic.	Neponset.	Dedham.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000	$150,000	$100,000	$100,000	$150,000
Bills in circulation of five dollars and upwards, ...	77,710	97,625	98,180	49,765	107,883
Bills in circulation less than five dollars, .	23,467	16,572	22,839	20,636	22,287
Net Profits on hand, ...	4,835 83	23,566 33	16,752 81	4,013 58	23,410 79
Balances due to other Banks, . . .	12,663 11	690 70	250	. .	3,799 38
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	6,713 84	38,800 03	14,546 94	9,038 31	50,423 56
Cash deposited bearing interest, . . .	. .	. .	. .	. .	. .
Total Amount due from the Banks, . .	225,389 78	327,254 06	252,568 75	183,452 89	357,803 73
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	4,990 91	8,571 50	4,911 49	3,700 97	16,186 46
Real Estate, ...	2,331 36	5,484 90	2,000	2,433 60	2,857 71

Bills of other Banks incorporated in this State, ...	2,500	1,249	. .	38	448
Bills of other Banks incorporated elsewhere,	1,258	402	941	17	276
Balances due from other Banks, . . .	4,642 79	109,167 13	62,017 94	19,699 08	42,866 41
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	209,666 72	202,379 53	182,698 32	157,564 24	295,169 15
Total Amount of the Resources of the Banks,	225,389 78	327,254 06	252,568 75	183,452 89	357,803 73
Rate and Amount of Dividends since the last Annual Returns, with dates, . . .	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $9,000	Oct. 1844, 4 pr. ct. Apr. 1845, 4 " Oct. 1845, 4 " $18,000	Apr. 1845, 3½ pr. ct. Oct. 1845, 4 " $7,500	Oct. 1844, 3 pr. ct. Oct. 1845, 3 " $6,000	Nov. 1844, 4 pr. ct. May, 1845, 4 " Nov. 1845, 4 " $18,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	3,364 78	22,633 12	15,591 55	3,079 89	23,382 14
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	5,900	9,000	. .	1,750	6,208 28
Amount of Debts due and unpaid, and considered doubtful,	1,549 73	223 98	. .	6,981 79	251

	DORCHESTER.	QUINCY.	RANDOLPH.	ROXBURY.	WEYMOUTH.
	Dorchester & Milton.	Quincy Stone.	Randolph.	People's.	Union Bank of Weymouth and Braintree.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$100,000	$100,000	$150,000	$100,000	$100,000
Bills in circulation of five dollars and upwards, ...	52,525	85,685	51,770	65,005	59,910
Bills in circulation less than five dollars, .	10,130	17,324	14,306	12,587	11,699
Net Profits on hand, ...	2,069 46	9,984 95	13,304 03	8,804 46	6,290 65
Balances due to other Banks, ...	. .	. .	7,263 99	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	20,839 61	25,895 76	14,674 85	53,089 11	7,963 94
Cash deposited bearing interest, ...	. .	. .	. .	. .	. .
Total Amount due from the Banks, . .	185,564 07	238,889 71	251,318 87	239,485 57	185,863 59
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	7,675 39	10,777 93	5,593 86	8,464 44	4,042 36
Real Estate, ...	. .	4,650	. .	. .	6,314 82

Bills of other Banks incorporated in this State, ...	1,155	2,220	1,555	5,866	1,876
Bills of other Banks incorporated elsewhere, .	235	411	. .	2,196	. .
Balances due from other Banks, . . .	7,851 54	21,000 33	3,999 63	22,951 55	14,251 50
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	168,647 14	199,830 45	240,170 38	200,007 58	159,378 91
Total Amount of the Resources of the Banks,	185,564 07	238,889 71	251,318 87	239,485 57	185,863 59
Rate and Amount of Dividends since the last Annual Returns, with dates, ...	Oct. 1844, 2½ pr. ct. Apr. 1845, 2½ " Oct. 1845, 3 " $8,000	Oct. 1844, 3½ pr. ct. Apr. 1845, 3½ " Oct. 1845, 5 " $12,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $13,500	Oct. 1844, 3 pr. ct. Apr. 1845, 4 " Oct. 1845, 4 " $11,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $9,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	1,108 54	7,400	9,725 48	8,221 90	2,100 49
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	1,100	2,000	. .	. .	. .
Amount of Debts due and unpaid, and considered doubtful, ...	7,500	. .	300	. .	697 25

	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.	NEW BEDFORD.
DUE FROM THE BANKS.	Wrentham.	Attleborough.	Fairhaven.	Fall River.	Bedford Commercial.
Capital Stock paid in, ...	$150,000	$100,000	$200,000	$300,000	$400,000
Bills in circulation of five dollars and upwards, ...	49,800	38,185	77,409	119,885	148,195
Bills in circulation less than five dollars, .	19,147	20,090	12,924 25	17,893	19,131
Net Profits on hand, ...	2,448 19	5,933 78	4,219 28	52,303 97	17,158 68
Balances due to other Banks, . . .	6,116 20	145 21	1,128 51	10,228 39	11,285 49
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	11,796 67	12,429 89	37,242 57	46,259 75	89,955 69
Cash deposited bearing interest, . . .	. .	. .	. .	. .	10,000
Total Amount due from the Banks, . .	239,308 06	176,783 88	332,923 61	546,570 11	695,725 86
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	3,214 03	4,459 67	4,805 65	7,234 13	6,212 86
Real Estate, ...	957 53	5,000	5,000	8,053 11	18,000

Bills of other Banks incorporated in this State, ...	62	296	953	9,893 65	10,190
Bills of other Banks incorporated elsewhere, .	60	117	15	. .	5,007 39
Balances due from other Banks, . . .	3,738 80	6,058 82	25,632 50	32,554 15	28,077 26
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	231,275 70	160,852 39	296,517 46	488,835 07	628,238 35
Total Amount of the Resources of the Banks,	239,308 06	176,783 88	332,923 61	546,570 11	695,725 86
Rate and Amount of Dividends since the last Annual Returns, with dates, ...	May 1845, 3 pr. ct. Nov. 1845, 3 " $9,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $9,000	Oct. 1844, 2½ pr. ct. Apr. 1845, 3 " Oct. 1845, 3½ " $18,000	Apr. 1845, 3½ pr. ct. Oct. 1845, 3½ " $21,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $36,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,448 19	5,511 59	2,744 90	17,937 20	15,062 38
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	6,141	. .	5,604	8,105	. .
Amount of Debts due and unpaid, and considered doubtful, ...	4,845 79	1,030 61	. .	19,570	200

	NEW BEDFORD.			PAWTUCKET.	TAUNTON.
	Marine.	Mechanics.	Merchants.	Pawtucket.	Bristol County.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$300,000	$200,000	$400,000	$100,000	$200,000
Bills in circulation of five dollars and upwards, ...	91,300	53,730	124,825	40,585	151,135
Bills in circulation less than five dollars, .	15,371	4,589	13,126	17,165	33,096
Net Profits on hand, ...	12,428 24	4,525 39	22,091 91	2,476 58	9,242 43
Balances due to other Banks, . . .	10,923 13	4,899 92	16,843 50	1,605 94	8,815 63
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	60,420 64	47,547 12	105,206 44	68,326 15	53,446 43
Cash deposited bearing interest, . . .	31,608 93	. .	. .	. .	. .
Total Amount due from the Banks, . .	522,051 94	315,291 43	682,092 85	230,158 67	455,735 49
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	6,137 25	10,146 52	8,780 99	2,790 03	4,189 84
Real Estate, ...	10,000	9,000	16,000	20,189 97	10,875

Bills of other Banks incorporated in this State, ...	725	1,229	773	2,261	416 60
Bills of other Banks incorporated elsewhere,	67	326	435	11,028	1,457
Balances due from other Banks, ...	25,605 54	7,582 29	40,452 31	47,514 31	36,774 04
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	479,517 15	287,007 62	615,651 55	146,375 36	402,023 01
Total Amount of the Resources of the Banks,	522,051 94	315,291 43	682,092 85	230,158 67	455,735 49
Rate and Amount of Dividends since the last Annual Returns, with dates, ...	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " $18,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $18,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $36,000	Jan. 1845, 3 pr. ct. July, 1845, 3 " $6,000	Apr. 1845, 4 pr. ct. Oct. 1845, 4 " $16,000
Amount of Reserved Profits at the time of declaring the last Dividend, ...	12,757 66	3,522 97	19,753 65	522 08	8,715 98
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	. .	. .	2,700	3,300	14,279
Amount of Debts due and unpaid, and considered doubtful, ...	839 54	1,533 57	4,096 77	. .	. .

	TAUNTON.	HINGHAM.	PLYMOUTH.		WAREHAM.
	Taunton.	Hingham.	Old Colony.	Plymouth.	Wareham.
DUE FROM THE BANKS.					
Capital Stock paid in, ...	$200,000	$105,000	$100,000	$100,000	$100,000
Bills in circulation of five dollars and upwards, ...	114,830	115,666	71,710	38,285	44,145
Bills in circulation less than five dollars, .	23,823 25	19,261	17,926	9,571	10,165
Net Profits on hand, ...	1,695 61	10,240 32	7,306 38	6,435 33	433 67
Balances due to other Banks, . . .	22,096 01	. .	. .	. .	. .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	65,818 70	44,049 97	26,712 41	8,576 75	12,198 38
Cash deposited bearing interest, . . .	. .	. .	. .	. .	. .
Total Amount due from the Banks, . .	428,263 57	294,217 29	223,654 79	162,868 08	166,942 05
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their Banking Houses, ...	7,569 38	7,061 87	2,078 47	4,383 66	2,210 87
Real Estate, ...	5,000	11,516 57	2,500	6,541	2,576 86

Bills of other Banks incorporated in this State, ...	313	5,928 38	2,382 47	7,296 09	551
Bills of other Banks incorporated elsewhere,	13	18	. .	. .	242
Balances due from other Banks, . . .	18,600 91	60,249 37	32,262 13	3,809 25	15,558 76
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	396,767 28	209,443 10	184,431 72	140,838 08	145,802 56
Total Amount of the Resources of the Banks,	428,263 57	294,217 29	223,654 79	162,868 08	166,942 05
Rate and Amount of Dividends since the last Annual Returns, with dates, ...	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 4 " $20,000	Apr. 1845, 3 pr. ct. Oct. 1845, 3½ " $6,825	Oct. 1844, 3 pr. ct. Apr. 1845, 4 " Oct. 1845, 4 " $11,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $9,000	Oct. 1844, 3 pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $9,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	2,454 51	8,156 87	6,279 65	6,666 74	127 50
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	12,535	3,550	1,600	. .	200
Amount of Debts due and unpaid, and considered doubtful, ...	. .	. .	. .	150	320

	FALMOUTH.	YARMOUTH.	NANTUCKET.	
	Falmouth.	Barnstable.	Manuf. & Mechanics.	Pacific.
DUE FROM THE BANKS.				
Capital Stock paid in, ...	$100,000	$150,000	$100,000	$200,000
Bills in circulation of five dollars and upwards, ...	51,200	121,090	53,865	63,625 75
Bills in circulation less than five dollars, .	2,741	8,004	9,599	15,903
Net Profits on hand, ...	1,845 71	11,048 13	2,916 44	15,245 15
Balances due to other Banks, . . .	. .	. .	10,643 17	405 25
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, .	12,953 79	17,637 71	56,787 64	124,176 60
Cash deposited bearing interest, . . .	. .	. .	. .	18,085 26
Total Amount due from the Banks, . .	168,740 50	307,779 84	233,811 25	437,441 01
RESOURCES OF THE BANKS.				
Gold, Silver, and other coined metals in their Banking Houses, ...	4,928 93	5,814 55	3,216 43	8,485 87
Real Estate, ...	4,950	2,042 68	7,893 42	20,845 79

Bills of other Banks incorporated in this State, ...	1,794	1,362	6,426	1,805
Bills of other Banks incorporated elsewhere,	250	1,037	4,317	65
Balances due from other Banks, . . .	124 36	19,780 37	22,974 26	37,325 04
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks,	156,693 21	277,743 24	188,984 14	368,914 31
Total Amount of the Resources of the Banks,	168,740 50	307,779 84	233,811 25	437,441 01
Rate and Amount of Dividends since the last Annual Returns, with dates, ...	Oct. 1844, 2½ pr. ct. Apr. 1845, 3 " Oct. 1845, 3 " $8,500	Oct. 1844, 3 pr. ct. Apr. 1845, 3½ " Oct. 1845, 4 " $15,750	Apr. 1845, 3½ pr. ct. Oct. 1845, 3½ " $7,000	Apr. 1845, 2½ pr. ct. Oct. 1845, 2½ " $10,000
Amount of Reserved Profits at the time of declaring the last Dividend, . . .	1,261 05	10,127 45	2,062 67	14,701 24
Amount of Debts due to each Bank, secured by pledge of its Stock, . . .	280	8,245	. .	1,835 86
Amount of Debts due and unpaid, and considered doubtful, ...	. .	875	. .	645 99

AGGREGATE.

DUE FROM THE BANKS.	24 Banks in Boston.	80 Banks out of Boston.	Total—104 Banks.
Capital Stock paid in,	$18,030,000	$12,940,000	$30,970,000
Bills in circulation of five dollars and upwards,	5,252,634	7,045,245 75	12,297,879 75
Bills in circulation less than five dollars,	668,614	1,373,192 25	2,041,806 25
Net Profits on hand,	1,201,134 69	709,331, 05	1,910,465 74
Balances due to other Banks,	4,865,678 18	180,442 67	5,046,120 85
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted,	8,809,526 54	2,858,607 37	11,668,133 91
Cash deposited bearing interest,	922,641 34	160,577 22	1,083,218 56
Total Amount due from the Banks,	39,750,228 75	25,267,396 31	65,017,625 06
RESOURCES OF THE BANKS.			
Gold, Silver, and other coined metals in their Banking Houses,	2,773,930 10	583,974 25	3,357,904 35
Real Estate,	697,616 11	400,353 19	1,097,969 30

Bills of other Banks incorporated in this State, ...	2,383,003 66	229,958 08	2,612,961 74
Bills of other Banks incorporated elsewhere, . .	346,309	50,843 34	397,152 34
Balances due from other Banks, ...	2,603,482 91	2,299,424 74	4,902,907 65
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the balances due from other Banks, . .	30,945,886 97	21,702,842 71	52,648,729 68
Total Amount of the Resources of the Banks, . .	39,750,228 75	25,267,396 31	65,017,625 06
Amount of the Dividends for the year, ...	1,059,850	770,690	1,830,540
Amount of Reserved Profits at the time of declaring the last Dividend, ...	923,510 06	595,553 75	1,519,063 81
Amount of Debts due to each Bank, secured by pledge of its Stock, ...	309,491 08	340,504 84	649,995 92
Amount of Debts due and unpaid, and considered doubtful, ...	57,110 48	172,843 33	229,953 81

Aggregate Dividends of Banks in Boston for the year, a fraction over 6 4-100 per cent.
" " " " in October, 1845, a fraction over 3 21-100 per cent.
" " " out of " for the year, a fraction over 5 95-100 per cent.
" " " " " October, 1845, a fraction over 3 9-100 per cent.
" " of all the Banks for the year, a fraction over 6 per cent.
" " of all the Banks October, 1845, a fraction over 3 16-100 per cent.

REMARKS.

By Acts passed at the last session of the Legislature,—

The Cabot Bank, at Cabotville in Springfield, was established;

The Freeman's Bank, in Boston, was authorized to increase its Capital Stock $50,000, and it was increased accordingly; and

The Merchants Bank, in Salem, was authorized to reduce its Capital Stock $200,000, and it was so reduced.

The Millbury Bank, in Millbury, has returned its Capital Stock as $50,000, to which sum it was authorized to reduce the same by the Act of 1845, Chap. 44. But the Commissioner's Certificate required by the Act as a condition of said reduction was not made within the time specified by law.

The Capital Stock of the Merchants Bank, in Boston, was increased $500,000, October 7, 1845, in pursuance of an Act of 1844, Chap. 95.

In the column of "Cash deposited bearing interest," are included the sums borrowed of the Commonwealth by the following Banks in Boston, viz.: City, $100,000; Eagle, $60,000; Globe, $54,000; North, $17,000; and State, $39,000.

The Return from the Shoe and Leather Dealers Bank, in Boston, gives $289,604 74 in the column of "Balances due to other Banks," and adds, "(partly bearing interest)."

The attestations to the Returns from the Greenfield Bank, the Mechanics Bank at New Bedford, and the Housatonic Bank, are defective in respect to some of the forms required by law. In the Return of the Pacific Bank of Nantucket, another person signs and affirms *for* the Cashier.

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TO THE TOWNS IN WHICH THE BANKS ARE SITUATED.

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Andover,	12	Greenfield,	30	Randolph,	36
Attleborough,	38	Haverhill,	16	Roxbury,	36
Beverly,	14	Hingham,	42	Salem,	18 to 22
Boston,	4 to 12	Lancaster,	26	Salisbury,	22
Brighton,	22	Lee,	34	Southbridge,	28
Cambridge,	22	Leicester,	26	Springfield,	32
Canton,	34	Lowell,	24	Stockbridge,	34
Charlestown,	24	Lynn,	16	Taunton,	40 to 42
Concord,	24	Marblehead,	16 to 18	Uxbridge,	28
Danvers,	14	Millbury,	26	Waltham,	26
Dedham,	34	Nantucket,	44	Ware,	30
Dorchester,	36	New Bedford,	38 to 40	Wareham,	42
Fairhaven,	38	Newburyport,	18	Westfield,	32
Fall River,	38	Northampton,	30	Weymouth,	36
Falmouth,	44	Oxford,	28	Worcester,	28 to 30
Fitchburg,	26	Pawtucket,	40	Wrentham,	38
Framingham,	24	Pittsfield,	34	Yarmouth,	44
Georgetown,	14	Plymouth,	42		

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